

REPORT  
OF THE  
Burma Provincial Banking Enquiry  
Committee, 1929-30

VOLUME II  
SURVEYS. APPENDICES AND  
QUESTIONNAIRE

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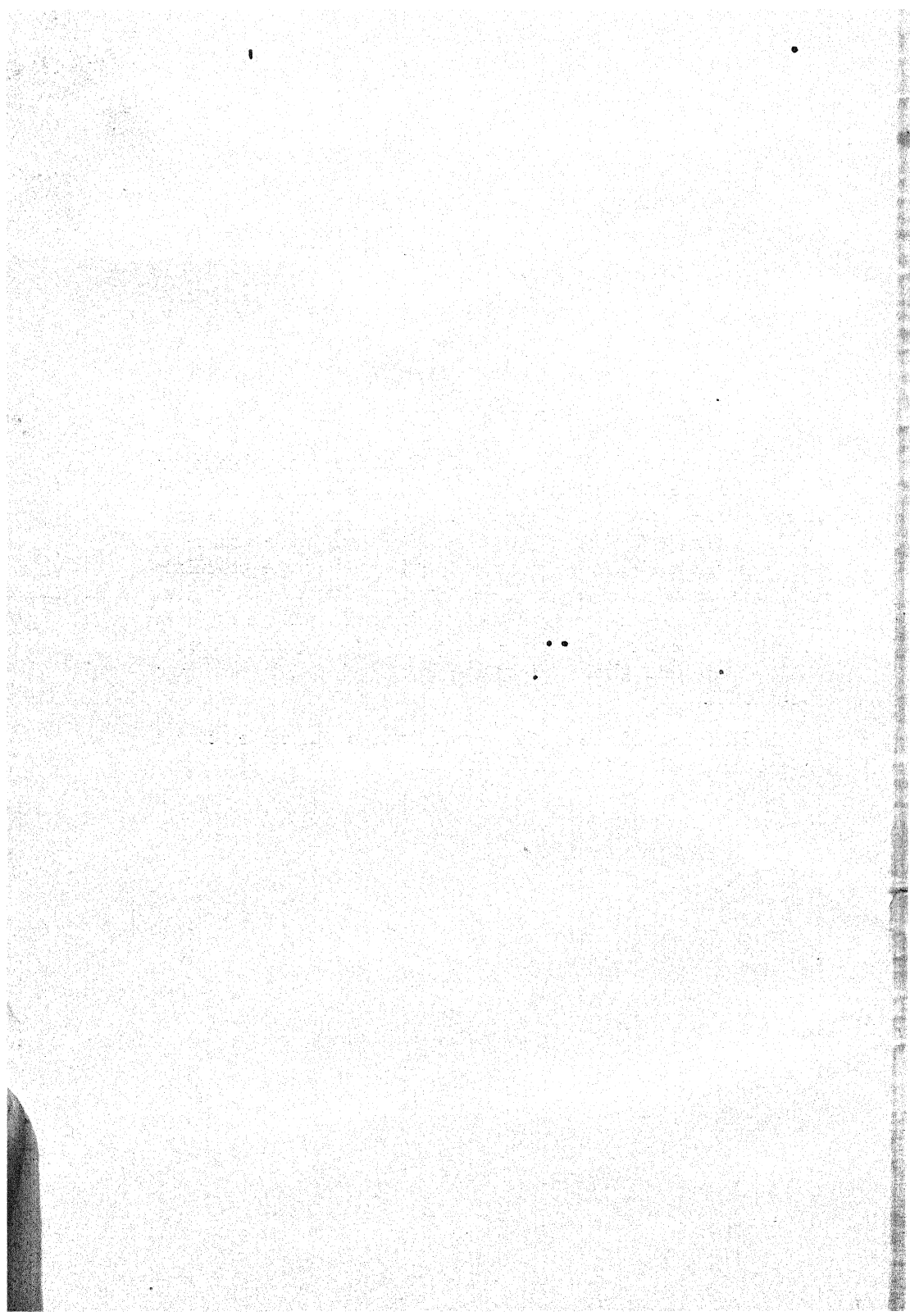
## PREFACE.

THE Burma Provincial Banking Enquiry Committee's complete report together with evidence collected by the committee is being published in three volumes, of which Volume I is the report prepared by the committee under the title *Banking and Credit in Burma*, while Volume III contains the replies to the principal questionnaire of the committee which is reproduced in the present volume together with various statistics and other matter supplementing Volume I. As the replies in Volume III are not generally intelligible without the questionnaire for which they were given, this volume is not being sold apart from Volume III.

2. Particulars of the bodies and individuals who replied to the questionnaire will be found in Volume III.

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## ERRATA.

Pages 84 and 85. Under the titles of sections 5 and 6 for TUN read TIN.

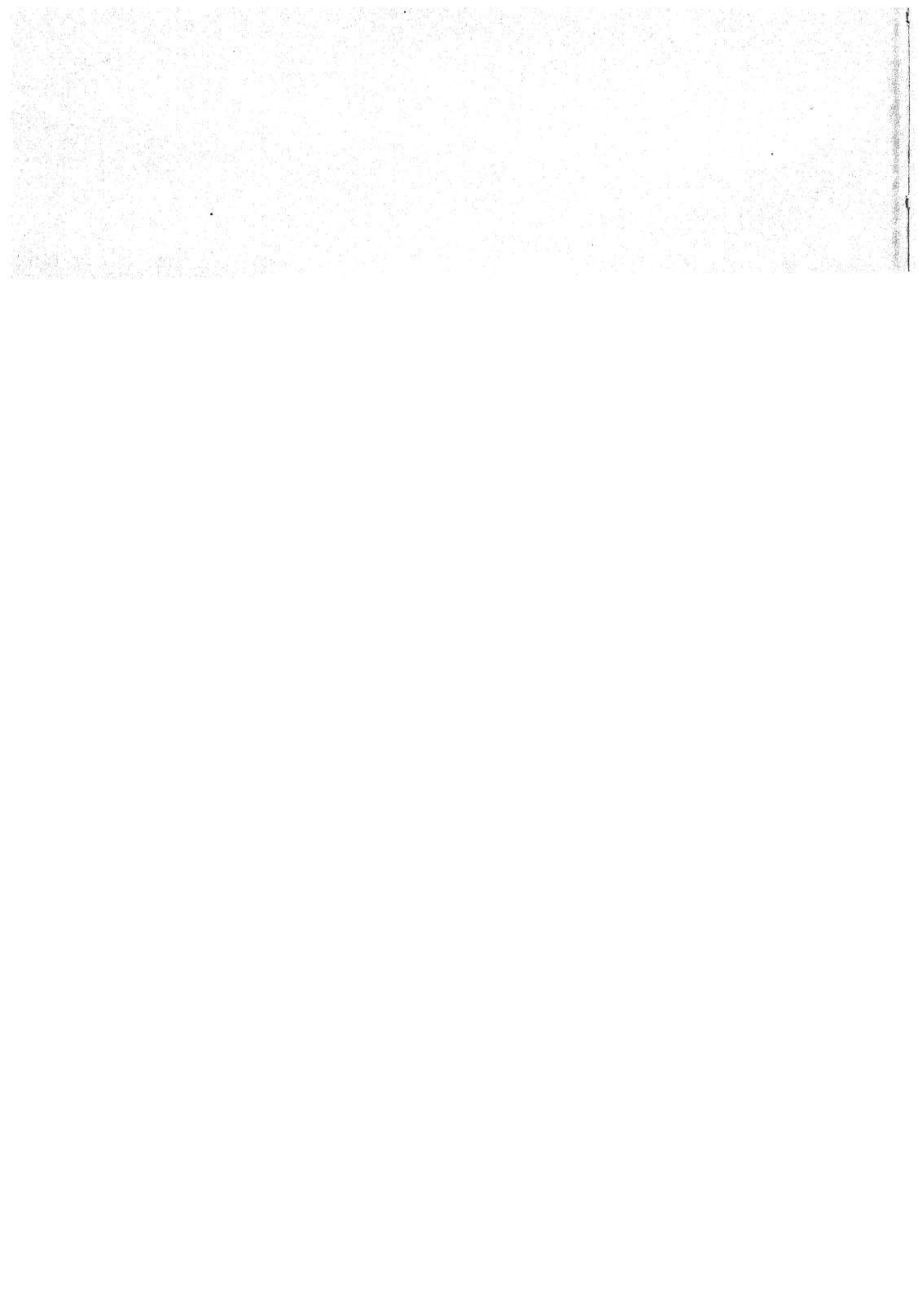
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\* See also item XIII of Part B immediately above.

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PART A.  
SURVEYS.

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## Part A.—Surveys

### SURVEY I.

#### I.—AGRICULTURAL FINANCE IN SELECTED LOCALITIES.

1. Statistical enquiries were made on uniform lines in typical areas in the three districts of Insein, Mandalay and Pyapôn. Before the lines of these enquiries were settled an experimental survey was made by three Burman investigators under the direction of Mr. Dawson, a member of the Committee; a record of this is given in Survey II. Another experimental enquiry was made in Insein district at the same time by Mr. C. A. Vickers, I.C.S. (then Secretary to the Committee) under the direction of the Chairman; no record of this is reproduced. Together with the experiment of Mr. Dawson it served to mould the lines on which the subsequent enquiries were made. A third part of the survey consisted of local enquiries by Mr. Vickers in four towns of the Pyapôn district; a record of these is given in Survey III.

2. The present survey is thus confined to the uniform enquiries in the Insein, Mandalay and Pyapôn districts. The area in Insein district was chosen as typical of the non-deltaic part of Lower Burma and consisted of the Yedwington and Myaungtaga village-tracts situated about 34 and 38 miles from Rangoon on the Prome road. The area in Mandalay district was chosen as typical of an irrigated part of Upper Burma, and consisted of the Kyaukmi, Tadaingshe (Patheingyi township), Tadaingshe (Amarapura township) and Bodetkon village-tracts, which are situated in a group about 9 miles south-east of Mandalay and are watered by the Tadaingshe canal, which is maintained by Government. The area in Pyapôn district was chosen as representative of conditions in the Irrawaddy delta and consisted of Kyonmangè and Kyonmangè-Chaungwa village-tracts, which are about 34 miles from Rangoon by river, and lie on the river route from Rangoon to Kyaiklat, Pyapôn and Dedaye. Lack of time prevented an enquiry into a representative area in the dry zone.

3. The enquiries were made between December 1929 and March 1930 by two Burman investigators under the direction of the Committee's Secretary, Mr. G. R. Morley, I.C.S., and with the advice of the Chairman who discussed the matter with the Committee at each of its meetings. The Burman investigators were two of those employed in the experimental Survey II. One was U Tin Ohn, a graduate in economics of London University; the other was U Ba Than, a graduate in commerce of Birmingham University. Both of them had only recently returned from their studies in England, where U Tin Ohn had spent nearly 3½ years and U Ba Than 9 years. Consequently both were out of touch with conditions in Burma, especially conditions in rural areas.

4. The time at which the enquiries had to be made was unsuitable. The borrowings of the current agricultural year could not be studied because the year was incomplete: enquiry into the borrowings of the

preceding year was continually confused by the more recent experience of the current year. Some errors must have crept in through this confusion although so much care was taken on this head; more serious perhaps is the slowing down of the work by this difficulty, limiting the field of the enquiry.

5. Two enquiry forms were printed for use by the investigators, and arranged together in a four-page sheet foolscap size. A specimen copy will be found at the end of this volume.

6. The statistical results of the enquiries have been presented in six statements A, to F, the three areas being kept separate in each statement. The statements are :—

- A.—General statistics.
- B.—Permanent debts (excluding current crop loans).
- C.—Age of permanent debts.
- D.—Causes of permanent debts.
- E.—Security for crop loans.
- F.—Lenders of crop loans.

In addition to these six statements the detailed general statistics of which statement A is a summary are presented below as statement G. On page 77 of Volume I are index-numbers got from statement A.

7. There is considerable difficulty in obtaining accurate figures for columns 13 to 16 of statements A and G, and more particularly for columns 13 and 14, which represent the assets of the examinee on New Year's Day, 1290 B.E. (13th April 1928) and on New Year's Day, 1291 B.E. (13th April 1929) respectively. The assets of an agriculturist consist usually to a very small extent of cash, and almost entirely of produce, materials and property; of the cash value of these it is extremely difficult to form an accurate estimate. A reference to item 12 of the investigation form will show the variety of heads under which assets were reckoned.\* To the difficulty of estimating assets under these heads must be added the difficulty of obtaining reliable information on these points from the examinee, on whose memory, often a hazy one, everything depends. There was not in general any attempt to conceal the facts from the investigators; but, although the investigators endeavoured to help the examinees as far as possible, defective memory must be allowed to have played a considerable part, especially in estimating figures for assets at a time so long as 20 or more months before the enquiry. There is a similar difficulty in estimating liabilities; but it is much less because the fact of indebtedness and the amount and terms of the original loan are usually remembered fairly well by the debtor. This is true although it often happens, when an old debt has been allowed to accumulate with many years interest unpaid, that the debtor having no written record cannot say without reference to his creditor what the total liability is.

8. Thus with regard to statements A and G there are important sources of error for columns 13 to 16 and consequently for columns 30, 31 and 32 which are derived from them\*. It is not unlikely that the effect of these errors is to make the figures in column 32 for net-savings less (or net losses greater) than the truth. Small debts outstanding on New Year's Day, 1290 B.E., may have been forgotten, while those on New Year's Day, 1291 B.E., are more likely to have been remembered. For depreciating assets, such as houses and carts,

\* Col. 30=Col. 14—Col. 13; Col. 31=Col. 16—Col. 15; Col. 32=Col. 30—Col. 31=Col. 14+Col. 15—Col. 13—Col. 16.

some allowance for depreciation has been made by the investigators in recording the values for the two dates ; but probably sufficient allowance has not been made for repairs and improvement. This may account for the frequency of a small decrease in assets which may be observed in column 30 of statement G.

9. Statement D has necessarily the cardinal error which inevitably appears in assigning causes for indebtedness. A man whose bullock dies in May uses his available money to buy a new animal and presently borrows for household expenses, which he could have met without borrowing if the bullock had not died. He applied the borrowed money to household expenses ; consequently he mentions them as the cause of borrowing, although that cause was really the death of the bullock. The investigators were directed to enquire for such anterior causes ; but the result cannot be satisfactory without enquiry by persons much better equipped. Even so the death of the bullock was possibly only an occasion of borrowing ; the true cause may have been (in some cases) the antecedent failure to allow for depreciation and to insure.

10. The same persons were examined for every table ; hence the total number of each class examined for statements B to F was the number given for that class in statement A (the italic number in the case of Insein district) while the numbers shown in column 1 of each statement B to E are the numbers who had the debts or crop-loans to which the statement relates.

11. The cost of the surveys of which the results are tabulated here, (apart from the salary of the Chairman and the Secretary, overhead expenses in the committee's office and printing the results) was about Rs. 3,250.

12. Paddy in all three localities has been valued at Rs. 160 per 100 local baskets, that seeming at the time of enquiry to be a fair average price at each place at harvest-time. The uniformity of the rate for all three places is accidental. A separate estimate was made for each place. The kind of paddy and the cost of marketing are different in all the places.

13. Attention is invited to the following notes explaining the symbols and contractions used in printing the statements and the methods of summarising.

#### EXPLANATORY NOTES.

In statements A and G for Insein district the figures shown in column 13 (assets on New Year's Day, 1290) were not obtained for some persons ; consequently for these persons no figures can be shown in columns 13, 30 and 32. For such persons the figures obtained have been printed in italics, and all totals including such persons have also been printed in italics.

In statements A and G the figures in columns 7 and 8 represent baskets of paddy in every case, except as shown on page 52.

In statements A, B, E, F, which are summaries, the entries in columns showing rates of interest and security for loans are the *mode*, or items of most frequent occurrence for the classes summarised. Where an alternative is given the meaning is that both rates occur with equal frequency.

The following abbreviations have been used throughout the statements :—

*In the headings of Columns.*

- M.\* ... Full grown men able to take full part in cultivation.  
 Y. ... Youths principally employed in cultivation but not fully able to plough.  
 Ad. ... Other adults.  
 C. ... Children.  
 1290. Refers to the year 1290 of the Burmese Era (14th April 1928 to 15th April 1929), which is the period for which the enquiries were made. Unless otherwise specified the figures obtained refer to this year.  
 T. ... Tenant.  
 Lab. ... Labourer.  
 N.Y.D. New Year's Day (*i.e.*, the first day of the year according to the Burmese Era.)  
 p. ... Taken before transplanting.  
 q. ... Taken during transplanting.  
 r. ... Taken after transplanting.  
 Abnormal This refers to years of flood or other difficulties to which the land is periodically liable.  
 A. ... As principal donor.  
 B. ... Subscriptions.

*In the body of the Statements.*

- g ... Gold (including all jewellery).  
 ၫ ... *Ponthelo* system, by which on a loan of Rs. 10 a fixed sum of interest is repaid at harvest, whatever be the period of the loan. Thus ၫ 3 means that for Rs. 10 loan, Rs. 13 is repaid.  
 ပ ... *Sabaṭe* system, by which on a loan of Rs. 100 a fixed number of baskets of paddy is repaid at harvest time for principal and interest, whatever be the period of the loan. Thus ပ 83 means that for Rs. 100 loan, 83 baskets are repaid.  
 တ ... *Sabato* system (also called *Sabanyun*), by which on a loan of Rs. 100 a fixed number of baskets of paddy is repaid at harvest time as interest, and the principal is repaid in cash, whatever be the period of the loan. Thus တ 25 means that for Rs. 100 loan, 25 baskets and Rs. 100 are repaid.

Rates of interest, except as mentioned above, are expressed in rupees and annas per Rs. 100 per mensem.

STATEMENTS.

## STATEMENT A.—

INSEIN

Description and number examined.	Family.				Acres owned or rented.	Produce.		Loans to others. 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To others.		N.-Y.-D. 1290.	N.-Y.-D. 1291.	N.-Y.-D. 1290.	N.-Y.-D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Landlords Burmese (12).	5	...	25	10	670	...	...	880	0 3	100	0 3	88,022	87,555	16,390	19,340
Land- lords, Burmese (13).	6	1	26	13	689	...	...	880	0 3	100	0 3	*	91,133	17,390	20,340
Landlords Karens (2).	1	...	2	3	58	...	...	...	...	...	...	10,242	9,511	...	300
Landlords Total (14).	6	...	27	13	728	...	...	880	0 3	100	0 3	98,264	97,066	16,390	19,640
Land- lords, Total (15).	7	1	28	16	748	...	...	880	0 3	100	0 3	*	1,00,644	17,390	20,640
Owners, Burmese (11).	15	13	17	31	633	14,733	16,583	1,755	0 3	25	0 3	85,663	86,412	21,550	23,050
Owners, Burmese (18).	23	17	25	46	738	18,370	20,490	1,800	0 3	25	0 3	*	1,02,420	24,450	28,242
Owners, Karens (5).	5	...	8	14	186	5,239	6,539	...	...	...	...	37,069	37,225	10,200	10,700
Owners, Total (16).	20	13	25	45	819	19,972	23,122	1,755	0 3	25	0 3	1,22,732	1,23,637	31,750	33,750
Owners, Total (23).	28	17	33	60	924	23,609	27,020	1,800	0 3	25	0 3	*	1,39,645	34,650	38,942
Tenants, Burmese (11).	12	4	17	40	319	9,051	9,766	160	0 3 or 4	...	...	9,026	9,103	1,212	1,586
Tenants, Burmese (24).	26	10	36	73	573	16,329	18,344	275	0 3	...	...	*	16,399	3,628	5,142
Tenants, Karens (4).	4	1	8	7	139	4,094	4,044	...	...	...	...	4,240	4,215	...	...

\* Figures not available ; see

## GENERAL STATISTICS.

## DISTRICT.

Note.—The details from which these figures were obtained are given in Statement G.

Crop loans, 1290,				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B				
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
750	90	400	1,240	...	...	...	...	...	...	1	3,729	239	-467	2,950	-3,417	2,188
750	90	400	1,240	...	...	...	...	...	...	10	3,731	239	*	2,950	*	2,290
20	...	...	20	...	...	...	...	...	...	...	55	...	-731	300	-1,031	197
770	90	400	1,260	...	...	...	...	...	...	10	3,784	239	-1,198	3,250	-4,448	2,385
770	90	400	1,260	...	...	...	...	...	...	10	3,786	239	*	3,250	*	2,487
2,580	3,750	875	7,205	2,550	3,075	875	6,500	1,850	almost yearly.	260	491	146	749	1,500	-751	2,136
2,830	5,000	975	8,805	2,850	4,175	1,225	8,250	2,275	almost yearly.	360	595	192	*	3,792	*	2,654
1,250	1,500	1,000	3,750	1,250	1,600	1,050	3,900	530	5 years.	...	17	19	156	500	-344	944
3,830	5,250	1,875	10,955	3,800	4,675	1,925	10,400	2,380	almost yearly.	265	508	168	905	2,000	-1,095	3,080
4,080	6,500	1,975	12,555	4,100	5,775	2,275	12,150	2,805	almost yearly.	360	616	211	*	4,292	*	3,598
1,600	1,593	150	3,340	1,530	1,720	203	3,450	300	3 or 4 years.	255	41	114	77	374	-297	...
2,460	2,180	250	4,890	2,665	2,510	300	5,475	300	3 years.	315	196	194	*	1,514	*	...
100	250	100	450	100	250	100	450	...	...	50	8	31	-25	...	-25	...

paragraph 1 of Explanatory Notes on page 3.

## STATEMENT A.—

INSEIN

Description and number examined.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Tenants, Total (15).	16	5	25	47	458	13,145	13,810	160	0 3	...	...	13,266	13,318	1,212	1,586
Tenants, Total (28).	30	11	44	80	712	20,423	22,388	275	0 3 or 4 3	...	...	*	20,614	3,628	5,142
Labourers, Burmese (69).	75	32	75	140	...	...	...	...	...	100	0 3	7,988	7,946	565	1,408
Labourers, Burmese (117).	122	51	127	221	...	...	...	...	...	100	0 3	*	12,092	768	1,803
Labourers, Karens (2).	2	...	2	2	...	...	...	...	...	...	...	609	579	...	...
Labourers, Total (71).	77	32	77	142	...	...	...	...	...	100	0 3	8,597	8,525	565	1,408
Labourers, Total (119).	124	51	129	223	...	...	...	...	...	100	0 3	*	12,671	768	1,803
Cultivators, (Owners and Tenants) Burmese (22).	27	17	34	71	952	23,784	25,349	1,915	0 3	25	0 3	94,689	95,515	22,762	24,636
Cultivators, (Owners and Tenants) Burmese (42).	49	27	61	119	1,311	34,699	38,834	2,075	0 3	25	0 3	*	1,18,819	28,078	33,384
Cultivators, (Owners and Tenants) Karen (9).	9	1	16	21	325	9,333	10,583	...	...	...	...	41,209	41,440	10,200	10,700
Cultivators, (Owners and Tenants) Total (31).	36	18	50	92	1,277	33,117	36,932	1,915	0 3	25	0 3	1,35,898	1,36,955	32,962	35,336
Cultivators, (Owners and Tenants) Total (51).	58	28	77	140	1,636	44,332	49,417	2,075	0 3	25	0 3	*	1,60,259	38,278	44,084

\* Figures not available; see

## GENERAL STATISTICS—contd.

*Note.*—The details from which these figures were obtained are given in Statement G.

## DISTRICT—contd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B				
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
1,700	1,840	250	3,790	1,630	1,970	300	3,900	300	3 or 4 years.	305	49	145	52	374	-322	...
2,560	2,430	350	5,340	2,765	2,760	400	5,925	300	3 years.	365	204	225	*	1,514	*	...
929	925	616	2,470	929	925	616	2,470	...	...	316	222	126	-42	843	-885	...
999	1,050	716	2,765	999	1,050	716	2,765	...	...	490	341	241	*	1,035	*	...
...	...	...	...	...	...	...	...	...	...	...	6	10	-30	...	-30	...
929	925	616	2,470	929	925	616	2,470	...	...	316	228	136	-72	843	-915	...
999	1,050	716	2,765	999	1,050	716	2,765	...	...	490	347	251	*	1,035	*	...
4,180	5,340	1,025	10,545	4,08	4,795	1,075	9,950	2,150	almost yearly.	515	532	263	826	1,874	-1,048	..
5,290	7,180	1,223	13,693	5,515	6,685	1,525	13,725	2,575	almost yearly.	675	795	386	*	5,306	*	..
1,350	1,750	1,100	4,200	1,350	1,850	1,150	4,350	530	5 years.	50	25	50	131	500	-369	..
5,530	7,090	2,125	14,745	5,430	6,615	2,225	14,300	2,680	almost yearly.	565	55	313	957	2,374	-1,417	...
6,640	8,930	2,725	17,895	6,865	8,535	2,675	18,075	3,105	almost yearly.	725	820	436	*	5,806	*	...

paragraph 1 of Explanatory Notes on page 3.

## STATEMENT A —

## MANDALAY

(All persons included in

Description and number examined.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.		Rs.					
								Rate.	Rate.	Rate.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Landlords (5)	...	...	8	1	6	...	...	...	..	...	...	1,2479	12,394	500	650
Owners (49)	53	13	62	67	529	18,101	18,931	...	...	...	...	85,006	84,027	18,135	24,879
Tenants (41)	42	10	50	52	300	11,890	11,905	...	...	...	...	9,528	8,829	10,957	15,079
Labourers (114)	119	19	111	115	...	...	...	...	..	...	...	5,177	4,926	1,718	2,538
Cultivators (Owners and Tenants) (90)	95	23	112	119	829	29,991	30,836	...	...	...	...	94,534	92,856	29,092	39,958

## GENERAL STATISTICS—contd.

## DISTRICT.

Note.—The details from which these figures were obtained are given in Statement G.

this table are Burmese.)

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B				
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
40	30	...	70	40	30	..	70	...	...	...	590	30	- 85	150	- 235	478
1,248	3,376	1,025	5,649	2,405	5,165	2,000	9,570	2,480	5 yrs.	194	389	333	- 979	6,744	- 7,723	4,002
538	2,915	300	3,753	1,045	3,737	780	5,582	1,075	5 yrs.	221	160	230	- 699	4,122	- 4,821	...
69	67	58	194	69	67	58	194	...	...	107	92	268	- 251	820	- 1,071	...
1,786	6,291	1,325	9,402	3,445	8,922	2,780	15,152	3,555	5 yrs.	415	549	563	- 1,678	10,866	- 12,544	4,002

## STATEMENT A.—

PYAPÔN

(All persons included in

Description and number examined.	Family.				Acres owned or rented.	Produce.		Loans to others, 12 0.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To others		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Landlords (18)	11	3	31	26	983	..	...	8570	2-0 or 2-8	1950	2-8	2,46,473	2,42,672	30,475	35,113
Owners (5)	5	3	10	19	75	2,310	2,510	110	03 or 04	200	04	21,180	20,588	8,000	9,255
Tenants (37)	53	21	50	77	789	26,891	31,036	439	3-0	...	...	16,730	15,474	16,485	23,206
Labourers (123)	128	40	134	243	...	...	...	...	...	...	...	9,808	9,329	1,176	2,579
Cultivators (Owners and Tenants) (42)	58	24	60	96	864	29,201	33,546	540	3-0	200	04	37,910	36,062	24,485	32,461

## GENERAL STATISTICS—concl'd.

## DISTRICT.

*Note.*—The details from which these figures were obtained are given in Statement G.

this table are Burmese.)

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.
<i>p</i>	<i>q</i>	<i>r</i>	Total.	<i>p</i>	<i>q</i>	<i>r</i>	Total.	Extra loans required.	Period.		A	B				
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)
3,500	2,793	2,100	8,393	3,400	6,200	4,000	13,600	400	...	275	9,554	400	-3,801	4,638	-8,439	4,945
200	950	250	1,400	400	800	400	1,600	175	3 yrs.	...	70	45	-592	1,255	-1,847	394
1,785	3,425	1,625	6,835	3,390	5,900	3,045	12,395	2,055	3 yrs.	493	207	253	-1,256	6,721	-7,977	..
1,098	1,400	920	3,418	1,098	1,400	920	3,418	...	...	144	280	394	-479	1,203	-1,682	...
1,985	4,375	1,875	8,235	3,790	6,760	3,445	13,995	2,230	3 yrs.	493	277	298	-1,848	7,976	-9,824	394

## STATEMENT B.—PERMANENT DEBTS

INSEIN

Description and number indebted.	Original loan.			Total Rs.	Chettiar or other Banker.			Own Landlord.		
	Rs.	Rate.	Secu- rity.		Rs.	Rate	Secu- rity.	Rs.	Rate.	Secu- rity.
<i>Landlords</i> (11)	12,190	1-12	Nil	20,640	16,640	1-12	Nil	...	...	...
Burmese (10)	11,390	1-12	Nil	20,340	16,340	1-12	Nil	...	...	...
Karen (1)	800	2-0	Nil	300	300	2-0	Nil	...	...	...
<i>Owners</i> (18)	29,600	1-12	Nil	38,942	37,892	1-8	Land	650	2-0	Land
Burmese (15)	18,900	1-12	Nil	28,242	27,192	1-8 or 1-10	Land	650	2 0	Land
Karens (3)	10,700	1-8	Land	10,700	10,700	1-8	Land	...	...	...
<i>Tenants</i> (19)	4,520	2-0	Nil	5,142	3,171	2-0	Nil	545	0 3	Nil
Burmese (19)	4,520	2-0	Nil	5,142	3,171	2-0	Nil	545	0 3	Nil
<i>Labourers</i> (31) (all Burmese).	1,819	0 4	Nil	1,803	50	2-8	Nil	51	0 4	Nil
<i>Cultivators</i> ( <i>Owners and Tenants</i> ) (37).	34,120	1-12 or 2-0	Nil	44,084	41,083	1-8	Land	1,195	0 3	Nil
Burmese (34)	23,420	1-12 or 2-0	Nil	33,384	30,363	1-8 or 1-10	Land	1,195	0 3	Nil
Karens (3)	10,700	1-8	Land	10,700	10,700	1-8	Land	...	...	...

## MANDALAY

(All persons included in

<i>Landlord</i> (1)	1,150	2-8	Land	650	...	...	...	...	...	...
<i>Owners</i> (37)	20,350	2-8 or to 25	Nil	24,879	2,100	3-0	Nil	2,970	2-8	Nil
<i>Tenants</i> (22)	6,085	3-0	Nil	15,079	2,235	3-0	Nil	7,153	3-0	Nil
<i>Labourers</i> (14)	940	pe 100 or Nil	Nil	2,538	132	pe 100	Nil	96	pe 100 or Nil	Nil
<i>Cultivators</i> ( <i>Owners and Tenants</i> ) (59).	26,435	2-8 or to 25	Nil	39,958	4,335	3-0	Nil	10,123	3-0	Nil

(EXCLUDING CURRENT CROP LOANS).

## DISTRICT.

Present loan.

Other Landlord.			Another Cultivator.			Trader.			Miscellaneous.		
Rs. (12)	Rate. (13)	Secu- rity. (14)	Rs. (15)	Rate. (16)	Secu- rity. (17)	Rs. (18)	Rate. (19)	Secu- rity. (20)	Rs. (21)	Rate. (22)	Secu- rity. (23)
...	...	...	...	...	...	4,000	1 10	Nil	...	...	...
...	...	...	...	...	...	4,000	1-10	Nil	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	400	1-8	Land	...	...	...	...	...	...
...	...	...	400	1-8	Land	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	60.	Q̇ 3	{ Nil	250	Q̇ 3	Nil	1,116	1-4	Nil
...	...	...	60	or 4	{ Nil	250	Q̇ 3	Nil	1,116	1-4	Nil
...	...	...	223	Q̇ 3	Nil	916	Q̇ 4	Nil	100	2-8 or Nil	Nil
...	...	...	460	1-8	Land	250	Q̇ 3	Nil	1,116	1-4	Nil
...	...	...	460	1-8	Land	250	Q̇ 3	Nil	1,116	1-4	Nil
...	...	...	...	...	...	...	...	...	...	...	...

## DISTRICT.

this part of the table are Burmese.)

2,400	2-0	Nil	650	2-8	Land	8,065	to 25	Nil	1,944	1-4 or 2-8	Nil
425	3-0	Nil	550	to 20	Nil	2,343	to 25	Nil	2,373	1-4	Nil
50	Q̇ 4	Nil	343	2-0 or 3-0	Nil	1,643	pe 100	Nil	274	1-4	Land Cattle.
2,825	2-0	Nil	7,950	to 20	Nil	10,408	to 25	Nil	4,317	1-4 or 2-8	Nil

## STATEMENT B. — PERMANENT DEBTS

PYAPÔN

(All persons included in

Description and number indebted.	Original loan.									
	Rs.	Rate.	Secu- rity.	Total Rs.	Chettiar or other Banker.			Own Landlord.		
					Rs.	Rate.	Secu- rity.	Rs.	Rate.	Secu- rity.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<i>Landlords</i> (12)	37,875	1-8	Nil	35,113	34,813	1-8	Nil	...	...	...
<i>Owners</i> (5) ...	5,700	1-8	Land	9,255	9,215	1-8	Land	...	...	...
<i>Tenants</i> (30)	12,855	2-8	Nil	23,206	1,450	2-8	Nil	20,947	2-8	Nil
<i>Labourers</i> (38)	2,148	ଠ 4	Nil	2,579	690	2-8	Nil	412	ଠ 3 or ଠ 4	Nil
<i>Cultivators</i> ( <i>Owners and</i> <i>Tenants</i> ) (35).	18,555	2-8	Nil	32,461	10,665	1-8	Land	20,947	2-8	Nil

(EXCLUDING CURRENT CROP LOANS)—concl'd.

## DISTRICT.

this part of the table are Burmese.)

Present loan.

Other Landlord.			Another Cultivator.			Trader.			Miscellaneous.		
Rs. (12)	Rate. (13)	Secu- rity. (14)	Rs. (15)	Rate. (16)	Secu- rity. (17)	Rs. (18)	Rate. (19)	Secu- rity. (20)	Rs. (21)	Rate. (22)	Secu- rity. (23)
300	1-8	Nil	...	...	...	...	...	...	...	...	...
40	₹ 4	Nil	...	...	...	...	...	...	...	...	...
214	1-4 or 2-0	Gold or Nil	110	₹ 4	Nil	365	₹ 4	Nil	120	Nil	Nil
			..								
831	₹ 3	Nil	254	₹ 4	Nil	362	₹ 4	Nil	30	₹ 4 or 10-0	Boat or Nil
254	1-4 or 2-0	Nil	110	₹ 4	Nil	365	₹ 4	Nil	120	Nil	Nil

STATEMENT C.—  
INSEIN

Description and number indebted.	Total debts.	One year.		Two years.		Three years.		Four years.		Five years.		Six years.	
		No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<i>Landlords</i> (11) ...	20,640	6	2,600	2	1,300	1	2,490	1	1,000	1	250	1	4,000
Burmese (10) ..	20,340	6	2,600	1	1,000	1	2,490	1	1,000	1	250	1	4,000
Karen (1) ...	300	...	...	1	300	...	...	...	...	...	...	...	...
<i>Owners</i> (18) ...	38,942	8	3,800	4	1,100	3	15,200	1	400	2	1,150	...	...
Burmese (15) ...	28,242	6	3,100	4	1,100	2	5,200	1	400	2	1,150	...	...
Karens (3) ...	10,700	2	700	...	...	1	10,000	...	...	...	...	...	...
<i>Tenants</i> (19) (all Burmese).	5,142	12	1,075	6	991	2	400	4	860	...	...	...	...
<i>Labourers</i> (31) (all Burmese).	1,803	25	1,057	3	190	1	20	4	308	2	228	...	...
<i>Cultivators—</i> <i>(Owners and</i> <i>Tenants)</i> (37).	44,084	20	4,875	10	2,091	5	15,600	5	1,260	2	1,150	...	...
Burmese (34) ...	33,384	18	4,175	10	2,091	4	5,600	5	1,260	2	1,150	...	...
Karens (3) ...	10,700	2	700	...	...	1	10,000	...	...	...	...	...	...

MANDALAY

(All persons included in

<i>Landlord</i> (1) ...	650	...	...	...	...	...	...	...	...	1	650	...	...
<i>Owners</i> (37) ...	24,879	26	6,353	1	100	5	3,750	7	2,600	7	2,125	6	3,972
<i>Tenants</i> (22) ...	15,079	19	1,600	4	365	1	140	...	...	4	1,569	7	3,053
<i>Labourers</i> (14) ...	2,538	6	209	1	132	4	138	1	156	1	54	3	1,774
<i>Cultivators</i> <i>(Owners and</i> <i>Tenants)</i> (59).	39,958	45	7,953	5	465	6	3,890	7	2,600	11	3,694	13	7,025

## AGE OF PERMANENT DEBTS.

## DISTRICT.

Seven years.		Eight years.		Nine years.		Ten years.		Eleven to Fifteen years.		Over Fifteen years.	
No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
1	4,000	...	...	...	...	...	...	...	...	1	5,000
1	4,000	...	...	...	...	...	...	...	...	1	5,000
...	...	...	...	...	...	...	...	...	...	...	...
2	3,792	1	4,500	...	...	1	4,000	2	5,000	...	...
2	3,792	1	4,500	...	...	1	4,000	2	5,000	...	...
...	...	...	...	...	...	...	...	...	...	...	...
...	...	1	1,816	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...
2	3,792	2	6,316	...	...	1	4,000	2	5,000	...	...
2	3,792	2	6,316	...	...	...	4,000	2	5,000	...	...
...	...	...	...	...	...	...	...	...	...	...	...

## DISTRICT.

this part of the table are Burmese.)

...	...	...	...	...	...	...	...	...	...	...	...
4	1,800	1	600	1	319	...	...	1	320	3	2,940
2	6,097	2	1,355	...	...	2	650	1	250	...	...
1	50	1	25	...	...	...	...	...	...	...	...
6	7,897	3	1,955	1	319	2	650	2	570	3	2,940

## STATEMENT C.—

## PYAPÔN

(All persons included in

Description and number indebted.	Total debts.	One year.		Two years.		Three years.		Four years.		Five years.		Six years.	
		No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<i>Landlords</i> (12) ...	35,113	10	6,088	1	1,200	1	100	1	525	.	...	2	6,700
<i>Owners</i> (5) ...	9,255	4	755	...	...	...	...	...	...	...	...	3	8,500
<i>Tenants</i> (30) ...	23,206	37	6,781	3	95	...	...	5	1,130	2	2,500	2	500
<i>Labourers</i> (38) ...	2,579	28	1,038	5	300	6	720	...	...	...	...	3	221
<i>Cultivators</i> ( <i>Owners and Tenants</i> ) (35).	32,461	41	7,536	3	95	...	...	5	1,130	2	2,500	5	9,000

## AGE OF PERMANENT DEBTS—concl'd.

## DISTRICT.

this part of the table are Burmese.)

Seven years.		Eight years.		Nine years.		Ten years.		Eleven to Fifteen years.		Over Fifteen years.	
No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
3	9,750	1	4,000	1	5,250	...	...	1	1,500	...	...
...	...	...	...	...	...	...	...	...	...	...	...
3	800	...	...	1	2,000	...	...	4	9,400	...	...
...	...	...	...	1	300	...	...	...	...	...	...
3	800	...	...	1	2,000	...	...	4	9,400	...	...

## STATEMENT D.—CAUSES

The figures show the amounts of permanent loans outstanding  
The *shinpyu* ceremony (columns 21, 22), is a ceremony held for

## INSEIN

Description and number indebted.	Total debts.	To buy land.		To engage in productive enterprise (apart from agriculture).		To lend.		To buy cattle.		To build house.	
		No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<i>Landlords</i> (11)	20,640	2	3,990	2	4,000	..	..	1	1,000	...	...
Burmese (10)	20,340	2	3,990	2	4,000	...	...	1	1,000	...	...
Karen (1)	300	...	...	...	...	...	...	...	...	...	...
<i>Owners</i> (18)	38,942	4	20,700	1	1,500	1	300	5	1,142	3	2,100
Burmese (15)	28,242	3	10,700	1	1,500	1	300	5	1,142	2	1,800
Karens (3)	10,700	1	10,000	...	...	...	...	...	...	1	300
<i>Tenants</i> (19) (all Burmese).	5,142	...	...	...	...	2	560	4	740	1	170
<i>Labourers</i> (31) (all Burmese).	1,803	...	...	...	...	...	...	3	218	...	...
<i>Cultivators</i> (37) (Owners and Tenants).	44,084	4	20,700	1	1,500	3	860	9	1,882	4	2,270
Burmese (34)	33,384	3	10,700	1	1,500	3	860	9	1,882	3	1,970
Karens (3)	10,700	1	10,000	...	...	...	...	...	...	1	300

## MANDALAY

(All persons included in)

<i>Landlords</i> (1)	650	...	...	...	...	...	...	...	...	...	...
<i>Owners</i> (37)	24,879	7	6,170	1	100	...	...	14	4,280	2	250
<i>Tenants</i> (22)	15,079	1	1,146	...	...	...	...	11	1,190	1	440
<i>Labourers</i> (14)	2,538	...	...	...	...	...	...	4	630	...	...
<i>Cultivators</i> (59) (Owners and Tenants).	39,958	8	7,316	1	100	...	...	25	5,470	3	690

## OF PERMANENT DEBTS.

on New Year's Day 1291 B.E. (April 1929).

the initiation of a Buddhist youth as a novice in the priesthood.

## DISTRICT.

To pay taxes.		Other household and cultivation expenses.		To pay debt or interest.		Illness.		Shinpyu or other ceremony.		Funeral.		To buy jewellery, etc. or luxuries.		Other causes.	
No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
1	100	1	300	1	500	...	...	1	500	8	6,000	1	500	4	1,750
1	100	...	...	1	500	...	...	1	500	8	6,000	1	500	4	3,750
...	...	1	300	...	...	...	...	...	...	...	...	...	...	...	...
3	700	12	5,550	2	6,300	...	...	...	...	1	400	1	50	1	200
3	700	10	5,150	2	6,300	...	...	...	...	1	400	1	50	1	200
...	...	2	400	...	...	...	...	...	...	...	...	...	...	...	...
...	...	19	3,512	1	35	...	...	...	...	1	100	...	...	1	25
...	...	26	1,254	...	...	4	161	1	120	1	50	...	...	...	...
3	700	31	9,062	3	6,335	...	...	...	...	2	500	1	50	2	225
3	700	29	8,662	3	6,335	...	...	...	...	2	500	1	50	2	225
...	...	2	400	...	...	...	...	...	...	...	...	...	...	...	...

## DISTRICT.

this part of the table are Burmese.)

...	...	1	650	...	...	...	...	...	...	...	...	...	...	...	...
2	300	41	8,050	2	1,469	1	50	1	1,000	4	1,610	...	...	2	1,600
...	...	33	5,729	...	...	2	77	...	...	1	400	...	...	2	6,097
...	...	15	1,844	...	...	...	...	...	...	...	...	...	...	1	64
2	300	74	13,779	2	1,469	3	127	1	1,000	5	2,010	...	...	4	7,697

## STATEMENT D.—CAUSES

The figures show the amounts of permanent loans outstanding  
The *shinpyu* ceremony (columns 21, 22), is a ceremony held for

PYAPÔN

(All persons included in

Description and number indebted.	Total debts.	To buy land.		To engage in productive enterprise 'apart from agriculture).		To lend.		To buy cattle.		To build house.	
		No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<i>Landlords</i> (12) (all Burmese).	35,113	2	2,525	6	5,830	8	10,554	...	...	2	1,244
<i>Owners</i> (5) (all Burmese).	9,255	1	3,100	1	1,200	1	600	...	...	1	1,100
<i>Tenants</i> (30) (all Burmese).	23,206	...	...	...	...	...	...	...	...	1	300
<i>Labourers</i> (38) (all Burmese).	2,579	...	...	5	873	...	...	...	...	3	192
<i>Cultivators</i> (35) ( <i>Owners and Tenants</i> ) all Burmese.	32,461	1	3,100	1	1,200	1	600	...	...	2	1,400

## OF PERMANENT DEBTS—concl'd.

on New Year's Day 1291 B.E. (April 1929).

the initiation of a Buddhist youth as a novice in the priesthood.

## DISTRICT.

this part of the table are Burmese.)

To pay taxes.		Other household and cultivation expenses.		To pay debt or interest.		Illness.		Shinpyu or other ceremony.		Funeral.		To buy jewellery, etc. or luxuries.		Other causes.	
No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.	No.	Rs.
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
...	...	7	4,910	...	...	1	600	2	3,000	3	2,000	...	...	4	4,450
...	...	6	1,555	1	500	2	800	...	...	2	400	...	...	...	...
...	...	57	22,906	...	...	...	...	...	...	...	...	...	...	...	...
...	...	31	1,208	...	...	3	206	1	100	...	...	...	...	...	...
...	...	63	24,461	1	500	2	800	...	...	2	400	...	...	...	...

## STATEMENT E.—

## INSEIN

Description and number of borrowers.	p												
	Nil.		Gold.		Land.		Other.			Nil		Gold.	
	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Secu- rity.	Rs.	Rate.	Rs.	Rate.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Landlords (7)	670	1-8	100	1-8	...	...	...	...	...	90	0 3	...	...
Burmese (6)	650	1-8	100	1-8	...	...	...	...	...	90	0 3	...	...
Karen (1) ...	20	0 3	...	...	...	...	...	...	...	...	...	...	...
Owners (21) ...	3,800	1-10	280	1-12	...	...	...	...	...	6,200	1-12	300	1-12
Burmese (17)	2,700	1-10	130	1-10	...	...	...	...	...	4,700	1-12	300	1-12
Karens (4) ...	1,100	1-8	150	1-12	...	...	...	...	...	1,500	1-8	...	...
Tenants (21) ...	1,975	2-8	585	1-4 or 1-12	...	...	...	...	...	2,430	0 3	...	...
Burmese (19)	1,875	2-8	585	26 or 28	...	...	...	...	...	2,180	0 3	...	...
Karens (2) ...	100	1-8 or 1-12	...	...	...	...	...	...	...	250	1-8 or 1-12	...	...
Labourers (58) (all Burmese).	904	0 4	30	0 4	...	...	65	2-8	C or H	1,010	0 4	2-8	0 2
Cultivators (42) (Owners and Tenants).	5,775	1-10	865	1-10	...	...	...	...	...	8,630	1-12	300	1-12
Burmese (36)	4,575	1-10	715	1-10	...	...	...	...	...	6,880	1-12	300	1-12
Karens (6) ...	1,200	1-8	150	1-12	...	...	...	...	...	1,750	1-8	...	...

## MANDALAY

(All persons included in

Landlord (1)	4	Nil.	...	...	...	...	...	...	...	30	pe 100	...	...	
Owners (31)	1,248	3-0 or pe 100	...	...	...	...	...	...	...	3,376	3-0 or pe 83	...	...	
Tenants (30)	538	pe 100	...	...	...	...	...	...	...	2,075	pe 83	600	1-8	
Labourers (10)	69	pe 100	...	...	...	...	...	...	...	67	pe 100	...	...	
Cultivators, * (Owners and Tenants) (61).	1,786	3-0 or pe 100	...	...	...	...	...	...	...	5,451	pe 83	600	1-8	

## SECURITY FOR CROP LOANS.

## DISTRICT.

q					r								
Land.		Other.			Nil.		Gold.		Land.		Other.		
Rs.	Rate.	Rs.	Rate.	Security.	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Security.
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
...	...	...	...	...	400	Nil.	...	...	...	...	...	...	...
...	...	...	...	...	400	Nil.	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	1,975	1-8 or 2-8	...	...	...	...	...	...	...
...	...	...	...	...	975	2-0	...	...	...	...	...	...	...
...	...	...	...	...	1,000	1-8	...	...	...	...	...	...	...
...	...	...	...	...	350	Nil.	...	...	...	...	...	...	...
...	...	...	...	...	250	Nil.	...	...	...	...	...	...	...
...	...	...	...	...	100	1-12	...	...	...	...	...	...	...
...	...	...	...	...	716	Q 4	...	...	...	...	...	...	...
...	...	...	...	...	2,325	1-8 or 2-0	...	...	...	...	...	...	...
...	...	...	...	...	1,225	2-0	...	...	...	...	...	...	...
...	...	...	...	...	1,100	1-8	...	...	...	...	...	...	...

## DISTRICT.

this part of the table are Burmese.)

...	...	...	...	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	925	pe 100	100	2-0	...	...	...	...	...
...	...	240	pe 83	Cattle	300	pe 100	...	...	...	...	...	...	...
...	...	...	...	...	58	pe 100 or pe 210	...	...	...	...	...	...	...
...	...	240	pe 83	Cattle	1,225	pe 100	100	2-0	...	...	...	...	...

## STATEMENT E.—

PYAPÔN

(All persons included in

Description and number of borrowers.	₹												
	Nil.		Gold.		Land.		Other.			Nil.		Gold.	
	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Secu- rity.	Rs.	Rate.	Rs.	Rate.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<i>Landlords</i> (9) ...	3,500	1-8	...	...	...	...	...	...	...	2,750	1-8	40	1-8
<i>Owners</i> (3) ...	200	1-12 or 2-8	...	...	...	...	...	...	...	950	1-12	...	...
<i>Tenants</i> (28) ...	1,625	2-0	160	2-8	...	...	...	...	...	2,975	2-8	450	2-0
<i>Labourers</i> (64)	1,028	0 4	70	2-8	...	...	...	...	...	1,370	0 4	30	2-8
<i>Cultivators</i> ( <i>Owners and</i> <i>Tenants</i> ) (31)	1,825	2-0	160	2-8	...	...	...	...	...	3,925	2-8	450	2 0

## SECURITY OF CROP LOANS—concl'd.

## DISTRICT.

this part of the table are Burmese.)

g					r								
Land.		Other.			Nil.		Gold.		Land.		Other.		
Rs.	Rate.	Rs.	Rate.	Security.	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Rs.	Rate.	Security.
(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
...	...	...	...	...	2,100	1—8	...	...	...	...	...	...	...
...	...	...	...	...	250	1-12 or 2-8	...	...	...	...	...	...	...
...	...	...	...	...	1,495	2-0	130	2-0 or 2-8	...	...	...	...	...
...	...	...	...	...	890	0 4	30	5-0	...	...	...	...	...
...	...	...	...	...	1,745	2-0	130	2-0 or 2-8	...	...	...	...	...

STATEMENT F.—LENDERS OF CROP LOANS.  
INSEIN DISTRICT.

Description and number of borrowers.	Crop loans.		Kind of Lender.																		
			Chettiar or other Banker.			Own Landlord.			Other Landlord.			Another Cultivator.			Trader.			Miscellaneous.			
	Class.	Total, Rs.	Rs.	Rate.	Sec.	Rs.	Rate.	Sec.	Rs.	Rate.	Sec.	Rs.	Rate.	Sec.	Rs.	Rate.	Sec.	Rs.	Rate.	Sec.	
			(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
(1)																					
Landlords (7) ...	all	1,260	750	1-8	Nil	20	Q <sup>3</sup>	Nil	400	Nil	Nil	...	...	...	90	Q <sup>3</sup> or 4	Nil	...	...	...	...
	p	770	750	1-8	Nil	20	Q <sup>3</sup>	Nil	...	...	...	...	...	...	...	...	...	...	...	...	...
	q	90	...	...	...	...	...	...	...	...	...	...	...	...	90	Q <sup>3</sup> or 4	Nil	...	...	...	...
	r	400	...	...	...	...	...	...	400	Nil	Nil	...	...	...	...	...	...	...	...	...	...
Burmese (6)	all	1,240	750	1-8	Nil	...	...	...	400	Nil	Nil	...	...	...	90	Q <sup>3</sup> or 4	Nil	...	...	...	...
	p	750	750	1-8	Nil	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	q	90	...	...	...	...	...	...	...	...	...	...	...	...	90	Q <sup>3</sup> or 4	Nil	...	...	...	...
	r	400	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Karen (1);	all	20	...	...	...	20	Q <sup>3</sup>	Nil	400	Nil	Nil	...	...	...	...	...	...	...	...	...	...
	p	20	...	...	...	20	Q <sup>3</sup>	Nil	...	...	...	...	...	...	...	...	...	...	...	...	...
Owners (21) ...	all	12,555	11,950	1-12	Nil	...	...	...	100	2-0	Nil	175	3-0	Nil	330	Q <sup>4</sup>	Nil	...	...	...	...
	p	4,080	3,900	1-10	Nil	...	...	...	100	2-0	Nil	...	...	...	80	Q <sup>4</sup>	g or Nil	...	...	...	...
	q	6,500	6,200	1-12	Nil	...	...	...	...	...	...	50	Q <sup>3</sup>	Nil	250	Q <sup>3</sup>	Nil	...	...	...	...
	r	1,975	1,850	2-0	Nil	...	...	...	...	...	...	125	3 0	Nil	...	...	...	...	...	...	...

Burmese (17)	all	8,805	8,300	1-12	Nil	...	...	...	...	...	175	3-0	Nil	250	Q <sup>3</sup>	Nil	...	...	...
	p	2,830	2,750	1-10	Nil	...	...	...	...	...	...	...	...	80	Q <sup>3</sup> or Nil	...	...	...	...
	q	5,000	4,700	1-12	Nil	...	...	...	...	...	50	Q <sup>3</sup>	Nil	250	Q <sup>3</sup>	Nil	...	...	...
	r	975	850	2-0	Nil	...	...	...	...	...	125	3-0	Nil	...	...	...	...	...	...
Karens (4)	all	3,750	3,650	1-8	Nil	...	100	2-0	Nil	...	...	...	...	...	...	...	...	...	...
	p	1,250	1,150	1-8	Nil	...	100	2-0	Nil	...	...	...	...	...	...	...	...	...	...
	q	1,500	1,500	1-8	Nil	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	r	1,000	1,000	1-8	Nil	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Tenants (21)	all	5,340	3,185	1-12	Nil	905	Q <sup>3</sup>	Q <sup>3</sup>	Nil	320	Q <sup>3</sup>	Q <sup>3</sup>	Nil	640	Q <sup>3</sup>	Nil	290	Nil	Nil
	p	2,560	1,735	1-12	Nil	355	Q <sup>3</sup>	Q <sup>3</sup>	Nil	150	Q <sup>3</sup>	Q <sup>3</sup>	Nil	190	Q <sup>3</sup>	Nil	130	Nil	Nil
	q	2,430	1,250	2-0	Nil	450	3	Q <sup>3</sup>	Nil	170	Q <sup>3</sup>	Q <sup>3</sup>	Nil	450	Q <sup>3</sup> or Nil	Nil	110	Nil	Nil
	r	350	200	1-12	Nil	100	Q <sup>3</sup>	Q <sup>3</sup>	Nil	...	...	...	...	...	...	...	50	Nil	Nil
Burmese (19)	all	4,890	2,785	1-12	Nil	855	Q <sup>3</sup>	Q <sup>3</sup>	Nil	320	Q <sup>3</sup>	Q <sup>3</sup>	Nil	640	Q <sup>3</sup>	Nil	290	Nil	Nil
	p	2,460	1,635	1-12	Nil	355	Q <sup>3</sup>	Q <sup>3</sup>	Nil	150	Q <sup>3</sup>	Q <sup>3</sup>	Nil	190	Q <sup>3</sup>	Nil	170	Nil	Nil
	q	2,180	1,050	2-0	Nil	400	3	Q <sup>3</sup>	Nil	170	Q <sup>3</sup>	Q <sup>3</sup>	Nil	450	Q <sup>3</sup> or Nil	Nil	110	Nil	Nil
	r	250	100	1-12	Nil	100	Q <sup>3</sup>	Q <sup>3</sup>	Nil	...	...	...	...	...	...	...	50	Nil	Nil
Labourers (58) (Burmese).	all	2,765	145	Q <sup>3</sup>	Nil	1,690	Q <sup>4</sup>	Q <sup>4</sup>	Nil	50	Q <sup>4</sup>	Q <sup>4</sup>	Nil	765	Q <sup>3</sup>	Nil	55	Q <sup>4</sup>	Nil
	p	999	60	2-0	Nil	664	Q <sup>4</sup>	Q <sup>4</sup>	Nil	...	...	...	...	205	Q <sup>3</sup>	Nil	20	Q <sup>4</sup>	Nil
	q	1,050	50	Q <sup>2</sup> or 3	or Nil	590	Q <sup>4</sup>	Q <sup>4</sup>	Nil	50	Q <sup>4</sup>	Q <sup>4</sup>	Nil	330	Q <sup>3</sup>	Nil	20	Q <sup>4</sup>	Nil
	r	716	35	Q <sup>4</sup>	Nil	436	Q <sup>4</sup>	Q <sup>4</sup>	Nil	...	...	...	...	230	Q <sup>3</sup> or Nil	Nil	15	Q <sup>4</sup>	Nil

STATEMENT F.—LENDERS OF CROP LOANS—contd.  
INSEIN DISTRICT—concluded.

[illegible]

## MANDALAY DISTRICT.

(All persons included in this part of the table are Burmese.)

<i>Landlords</i> (1) ...	all	70	...	...	...	...	...	...	...	30	<i>pe</i> 100	Nil	...	...	40	Nil	Nil
	p	40	...	...	...	...	...	...	...	...	...	...	...	...	40	Nil	Nil
	q	30	...	...	...	...	...	...	...	30	<i>pe</i> 100	Nil	...	...	...	...	...
<i>Owners</i> (31) ...	all	5,649	860	3-0	Nil	303	<i>pe</i> 83	Nil	820	2-4	Nil	1,423	3-0	Nil	2,136	<i>pe</i> 100	Nil
	p	1,248	200	3-0	Nil	30	<i>pe</i> 83	Nil	160	2-4	Nil	300	3-0	Nil	558	<i>pe</i> 100	Nil
	q	3,376	550	3-0	Nil	108	<i>pe</i> 83	Nil	545	2-8	Nil	930	3-0	Nil	1,133	<i>pe</i> 83	Nil
	r	1,025	110	<i>pe</i> 83	Nil	165	<i>pe</i> 100	Nil	115	2-4	Nil	190	2-0	Nil	445	<i>pe</i> 100	Nil
<i>Tenants</i> (30) ...	all	3,753	910	<i>pe</i> 83	Nil	891	<i>pe</i> 83	Nil	970	3-0	Nil	140	<i>pe</i> 100	Nil	742	<i>pe</i> 100	Nil
	p	538	...	...	...	128	<i>pe</i> 83	Nil	160	3-0	Nil	...	...	...	250	<i>pe</i> 100	Nil
	q	2,915	850	<i>pe</i> 83	Nil	673	<i>pe</i> 83	Nil	710	<i>pe</i> 83	Nil	140	<i>pe</i> 100	Nil	442	<i>pe</i> 100	Nil
	r	300	60	<i>pe</i> 83	Nil	90	<i>pe</i> 100	Nil	100	3-0 or 4-0	Nil	...	...	...	50	<i>pe</i> 100	Nil
<i>Labourers</i> (10)...	all	194	...	...	...	57	4-0	Nil	18	<i>pe</i> 100	Nil	47	<i>pe</i> 100	Nil	48	Nil	Nil
	p	69	...	...	...	22	3-0	Nil	...	...	...	37	<i>pe</i> 100	Nil	10	Nil	Nil
	q	67	...	...	...	35	4-0	Nil	12	<i>pe</i> 100	Nil	...	...	...	20	Nil	Nil
	r	58	...	...	...	...	...	...	6	<i>pe</i> 100	Nil	10	<i>pe</i> 100	Nil	18	<i>pe</i> 120	Nil
<i>Cultivators</i> (61) (Owners and Tenants).	all	9,402	1,770	<i>pe</i> 83	Nil	1,194	<i>pe</i> 83	Nil	1,790	3-0	Nil	1,560	3-0	Nil	2,878	<i>pe</i> 100	Nil
	p	1,786	200	3-0	Nil	158	<i>pe</i> 83	Nil	320	3-0	Nil	300	3-0	Nil	808	<i>pe</i> 100	Nil
	q	6,291	1,400	<i>pe</i> 83	Nil	781	<i>pe</i> 83	Nil	1,255	<i>pe</i> 83	Nil	1,070	3-0	Nil	1,575	<i>pe</i> 83	Nil
	r	1,325	170	<i>pe</i> 83	Nil	255	<i>pe</i> 100	Nil	215	3-0	Nil	190	2-0	Nil	495	<i>pe</i> 100	Nil



<i>Tenants (28)</i> (Burmese).	all	6,835	1,590	2-0	Nil	4,310	2-8	Nil	200	2-8	g	400	Q <sup>4</sup>	Nil	305	Q <sup>4</sup>	Nil	30	Q <sup>4</sup>	Nil
	p	1,785	360	2-0	g	1,215	2-8	Nil	50	2-8	g	100	Q <sup>4</sup>	Nil	60	Q <sup>4</sup>	Nil	...	...	...
	q	3,425	650	2-0	Nil	2,240	2-8	Nil	100	2-8	g	300	Q <sup>4</sup>	Nil	135	Q <sup>4</sup>	Nil	...	...	...
	r	1,625	580	2-0	Nil	855	2-0	Nil	50	2-8		...	...	...	110	Q <sup>4</sup>	Nil	30	Q <sup>4</sup>	Nil
<i>Labourers (64)</i> (Burmese).	all	3,418	110	2-8	g	1,162	Q <sup>4</sup>	Nil	290	Q <sup>4</sup>	Nil	1,606	Q <sup>4</sup>	Nil	250	Q <sup>3</sup>	Nil	...	...	...
	p	1,098	50	2-8	g	373	Q <sup>3</sup>	Nil	45	Q <sup>4</sup>	Nil	560	Q <sup>4</sup>	Nil	70	Q <sup>3</sup>	Nil	...	...	...
	q	1,400	30	2-8	g	484	Q <sup>4</sup>	Nil	120	Q <sup>4</sup>	Nil	661	Q <sup>4</sup>	Nil	135	Q <sup>3</sup>	Nil	...	...	...
	r	920	30	5-0	g	305	Q <sup>4</sup>	Nil	125	2-8	Nil	385	Q <sup>4</sup>	Nil	75	Q <sup>4</sup>	Nil	...	...	...
<i>Cultivators (31)</i> (Owners and Tenants) (Burmese).	all	8,235	2,940	2-0	Nil	4,310	2-8	Nil	250	2-8	g	400	Q <sup>4</sup>	Nil	305	Q <sup>4</sup>	Nil	30	Q <sup>4</sup>	Nil
	p	1,985	560	2-0	g	1,215	2-8	Nil	50	2-8	g	100	Q <sup>4</sup>	Nil	60	Q <sup>4</sup>	Nil	...	...	...
	q	4,375	1,600	1-12	Nil	2,240	2-8	Nil	100	2-8	g	300	Q <sup>4</sup>	Nil	135	Q <sup>4</sup>	Nil	...	...	...
	r	1,875	780	2-0	Nil	855	2-0	Nil	100	2-8	g	...	...	...	110	Q <sup>4</sup>	Nil	30	Q <sup>4</sup>	Nil

## STATEMENT G.—DETAILS

## INSEIN

## Landlords—

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	...	...	2	3	25	...	...	...	...	100	0 3	4,477	4,527	...	300
2	...	...	4	1	95	...	...	...	...	...	...	13,444	13,394	3,600	4,000
3	...	...	2	...	13	...	...	...	...	...	...	1,726	1,721	300	250
4	...	...	3	...	16	...	...	...	...	...	...	2,238	2,213	...	100
5	...	...	4	2	49	...	...	...	...	...	...	5,826	5,776	5,000	5,400
6	1	...	2	...	26	...	...	80	0 3	...	...	3,770	3,750	...	...
7	1	...	1	...	6	...	...	...	...	...	...	1,170	1,160	...	...
8	2	...	1	1	21	...	...	...	...	...	...	3,299	3,349	...	600
9	1	...	2	...	175	...	...	800	0 3	...	...	26,705	26,840	2,490	2,490
10	...	...	2	1	172	...	...	...	...	...	...	17,345	17,310	5,000	6,000
11	...	...	1	2	65	...	...	...	...	...	...	7,402	6,890	...	...
12	...	...	1	...	6	...	...	...	...	...	...	620	625	...	200
Total, 12.	5	...	25	10	670	...	...	880	0 3	100	0 3	88,022	87,555	16,390	19,340
13	1	1	1	3	20	...	...	...	...	...	...	*	3,578	1,000	1,000
Total, 13.	6	1	26	13	689	...	...	880	0 3	100	0 3	*	91,133	17,390	20,340

## Landlords—

1	...	...	2	3	45	...	...	...	...	...	...	7,627	6,816	...	300
2	1	...	...	...	13	...	...	...	...	...	...	2,615	2,695	...	...
Total, 2	1	...	2	3	58	...	...	...	...	...	...	10,242	9,511	...	300

## OF STATEMENT A.

## DISTRICT.

*Burmese.*

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
100	...	...	100	...	...	...	...	...	...	...	45	20	50	300	-250	68	1
500	...	...	500	...	...	...	...	...	...	...	500	25	50	400	-450	333	2
50	...	...	50	...	...	...	...	...	...	...	...	...	5	50	45	67	3
...	40	...	40	...	...	...	...	...	...	10	3	4	25	100	-125	49	4
...	...	...	...	...	...	...	...	...	...	...	...	20	50	400	-450	165	5
...	...	...	...	...	...	...	...	...	...	...	1	13	20	...	20	90	6
...	50	...	50	...	...	...	...	...	...	...	...	2	10	...	10	22	7
...	...	...	...	...	...	...	...	...	...	...	360	20	50	600	-550	51	8
...	...	...	...	...	...	...	...	...	...	...	400	90	135	...	135	545	9
...	...	...	...	...	...	...	...	...	...	...	1,120	20	35	1,000	-1,035	553	10
100	...	400	500	...	...	...	...	...	...	...	1,100	20	512	...	-512	223	11
...	...	...	...	...	...	...	...	...	...	...	200	2	5	200	-195	22	12
750	90	400	1,240	...	...	...	...	...	...	10	3,729	239	467	2,950	-3,417	2,188	13
...	...	...	...	...	...	...	...	...	...	...	2	...	*	...	*	102	
750	90	400	1,240	...	...	...	...	...	...	10	3,731	239	*	2,950	*	2,290	

*Karen.*

...	...	...	...	...	...	...	...	...	...	...	50	...	-811	300	-1,111	136	1
20	...	...	20	...	...	...	...	...	...	...	5	...	80	...	80	61	2
20	...	...	20	...	...	...	...	...	...	...	55	...	-731	300	-1,031	197	

STATEMENT G.—DETAILS  
INSEIN  
Owners—

Serial Num- ber.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								R.s.	Rate.	R.s.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	1	1	1	2	23	519	519	...	...	...	...	2,742	2,727	...	100
2	1	1	1	1	46	1,105	1,205	275	0 3	25	0 3	6,628	6,873	500	500
3	1	3	2	2	65	1,690	1,790	50	0 3	...	...	4,534	4,534	2,300	2,300
4	1	1	1	3	5	220	220	...	...	...	...	803	793	...	...
5	3	...	2	1	81	1,035	1,535	...	...	...	...	12,812	12,897	...	...
6	1	...	2	4	67	1,610	2,010	300	0 3	...	...	12,785	12,725	6,000	5,000
7	3	3	4	6	145	2,864	2,864	600	0 3	...	...	14,130	14,275	4,500	5,300
8	...	2	1	2	9	250	250	...	...	...	...	907	895	650	650
9	1	...	1	2	75	2,260	2,660	300	0 3 & 4.	...	...	14,175	14,005	3,000	3,000
10	2	1	1	2	77	2,300	2,450	200	0 3	...	...	10,845	11,383	3,800	4,000
11	1	1	1	6	39	880	1,080	30	0 3	...	...	5,302	5,305	800	2,200
Total, 11.	15	13	17	31	633	14,733	16,583	1,755	0 3	25	0 3	85,663	86,412	21,550	23,050
12	1	1	1	4	8	296	296	...	...	...	...	*	1,700	200	500
13	2	1	1	1	8	272	312	...	...	...	...	*	889	400	400
14	1	1	1	3	30	1,173	1,173	10	5-0	...	...	*	4,609	1,500	1,992
15	1	1	1	1	2	51	51	...	...	...	...	*	380	...	...
16	1	...	2	1	22	767	767	...	...	...	...	*	2,901	200	200
17	1	...	1	4	8	233	313	15	1-12	...	...	*	1,438	600	600
18	1	...	1	1	28	845	995	20	2-4	...	...	*	4,091	...	1,500
Total, 18.	23	17	25	46	738	18,370	20,490	1,800	0 3	25	0 3	*	102,420	24,450	28,242

Owners —

1	1	...	2	4	11	345	345	...	...	...	...	6,693	6,683	...	...
2	1	...	1	5	91	3,933	3,933	...	...	...	...	16,539	16,589	10,000	10,000
3	1	...	1	4	3	177	177	...	...	...	...	227	753	...	500
4	1	...	1	1	15	393	493	...	...	...	...	2,165	1,860	200	200
5	1	...	3	...	65	1,391	1,591	...	...	...	...	11,445	11,340	...	...
Total, 5	5	...	8	14	186	5,239	6,539	...	...	...	...	37,069	37,225	10,200	10,700

## OF STATEMENT A—contd.

## DISTRICT—contd.

*Burmese.*

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
100	100	50	250	200	100	50	350	100	5 yrs.	50	1	5	- 15	100	-115	72	1
400	400	200	1,000	400	400	200	1,000	200	Al- most yearly	30	20	25	245	...	245	155	2
300	100	100	500	300	100	100	500	100	1 yr.	...	...	15	...	...	...	284	3
80	50	25	155	50	25	25	100	50	2 yrs.	...	...	5	- 10	...	- 10	12	4
...	100	...	100	...	100	...	100	100	Al- most yearly	...	60	10	85	...	85	365	5
300	600	100	1,000	150	300	50	500	500	3 yrs.	30	20	7	- 60	-1,000	940	272	6
1,000	700	300	2,000	800	500	200	1,500	500	Al- most yearly.	...	25	15	145	800	-655	416	7
...	...	...	...	50	50	50	150	50	Al- most yearly	...	100	15	- 12	...	- 12	25	8
200	1,000	100	1,300	100	700	100	1,000	...	2 yrs.	50	130	35	-170	...	-170	190	9
200	500	...	700	200	500	...	700	100	2 yrs.	...	120	16	538	200	338	196	10
...	200	...	200	200	300	100	600	150	2 yrs.	100	15	3	3	1,400	-1,397	149	11
2,580	3,750	875	7,205	2,550	3,075	875	6,500	1,850	...	260	491	149	749	1,500	-751	2,136	
...	100	...	100	...	100	...	100	...	...	...	10	...	*	300	*	40	12
...	100	100	200	...	100	100	200	50	6 yrs.	...	5	...	*	...	*	11	13
200	300	...	500	200	300	200	700	75	3 "	50	...	4	*	492	*	202	14
50	...	...	50	50	...	...	50	50	3 "	...	...	1	*	...	*	11	15
...	350	...	350	...	200	...	200	150	Almost yearly	...	60	14	*	...	*	78	16
...	100	...	100	50	100	50	200	50	6 yrs	50	13	7	*	...	*	55	17
...	300	...	300	...	300	...	300	50	4 "	...	20	17	*	1,500	*	121	18
2,830	5,000	975	8,805	2,850	4,175	1,225	8,250	2,275	...	360	599	192	*	3,792	*	2,654	

*Karen.*

100	...	...	100	100	...	...	100	30	5 yrs.	...	...	...	- 10	...	-10	50	1
500	1,500	1,000	3,000	500	1,500	1,000	3,000	500	5 "	...	10	7	50	...	50	476	2
150	...	...	150	100	...	...	100	...	...	...	2	2	526	500	26	16	3
...	...	...	...	50	100	50	200	...	4 yrs.	...	...	5	-305	...	-305	55	4
500	...	...	500	500	...	...	500	...	3 "	...	5	5	-105	...	-105	347	5
1,250	1,500	1,000	3,750	1,250	1,600	1,050	3,900	530	...	...	17	19	156	500	-344	944	

STATEMENT G.—DETAILS  
INSEIN  
Tenants—

Serial Num- ber.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	1	...	1	5	21	779	779	30	0 4	...	...	355	450	...	...
2	1	...	1	4	50	1,300	1,500	...	...	...	...	1,352	1,247	200	170
3	1	1	3	3	34	349	389	20	0 3	...	...	619	619	...	100
4	1	...	2	4	9	214	214	...	...	...	...	416	401	50	50
5	1	...	2	3	50	1,585	1,685	50	0 4	...	...	853	896	339	410
6	1	1	1	3	27	945	945	25	0 4	...	...	1,112	1,007	200	200
7	1	...	1	8	50	1,550	1,650	...	...	...	...	1,149	1,174	...	...
8	1	2	1	2	16	322	347	...	...	...	...	399	383	...	...
9	1	...	3	3	23	695	795	...	...	...	...	488	588	22	306
10	1	...	2	2	22	797	797	15	0 3	...	...	1,002	1,032	200	200
11	2	...	...	3	17	515	665	20	0 3	...	...	1,281	1,306	...	150
Total, 11	12	4	17	40	319	9,051	9,766	160	0 3 & 4	...	...	9,026	9,103	1,212	1,586
12	1	...	1	7	26	455	755	...	...	...	...	*	394	200	260
13	2	...	2	1	37	1,000	1,300	45	2-8	...	...	*	747	...	200
14	1	...	1	3	9	322	322	...	...	...	...	*	283	...	...
15	1	1	1	1	7	123	123	...	...	...	...	*	323	...	...
16	1	1	2	2	26	425	525	...	...	...	...	*	504	100	100
17	1	...	1	4	17	477	677	20	0 3	...	...	*	357	...	40
18	1	1	3	2	18	581	581	25	0 3	...	...	*	1,712	...	150
19	1	...	1	2	33	1,210	1,210	25	0 3	...	...	*	535	400	400
20	1	...	1	6	12	123	123	...	...	...	...	*	156	150	225
21	1	1	2	...	10	261	261	...	...	...	...	*	842	65	65
22	1	1	1	2	16	679	879	...	...	...	...	*	543	1,501	1,916
23	1	1	1	1	25	1,075	1,075	...	...	...	...	*	535	...	100
24	1	...	2	2	18	547	747	...	...	...	...	*	355	...	100
Total, 24.	26	10	36	73	573	16,329	18,344	275	0 3	...	...	*	16,399	3,628	5,142

Karen—

1	1	1	2	1	53	1,472	1,422	...	...	...	...	1,701	1,731	...	...
2	1	...	1	...	12	345	345	...	...	...	...	327	312	...	...
3	1	...	4	3	24	920	920	...	...	...	...	894	874	...	...
4	1	...	1	3	50	1,357	1,357	...	...	...	...	1,318	1,298	...	...
Total, 4	4	1	8	7	139	4,094	4,044	...	...	...	...	4,240	4,215	...	...

\* Figures not available.

## OF STATEMENT A—contd.

## DISTRICT—contd.

## Burmese.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
130	70	50	250	130	70	50	250	50	5 yrs.	...	...	3	95	...	95	..	1
300	100	...	400	300	100	...	400	...	Almost yearly	50	...	25	-105	-30	-75	..	2
...	150	...	150	100	150	...	250	...	3 yrs.	20	2	2	...	100	-100	..	3
140	...	...	14	100	30	...	130	...	...	10	...	...	-15	...	-15	...	4
400	400	...	800	400	400	...	800	100	4 yrs.	50	...	16	43	71	-28	...	5
250	50	100	400	200	50	100	400	...	4 yrs.	...	20	35	-105	...	-105	..	6
...	500	...	50	...	500	...	500	...	...	...	...	...	25	...	25	...	7
100	100	...	200	100	100	...	200	50	4 yrs.	25	2	2	-16	...	-16	...	8
...	70	...	70	...	70	...	70	...	...	100	...	4	100	83	17	...	9
50	100	...	150	50	100	...	150	50	3 yrs.	...	...	6	30	...	30	...	10
230	50	...	280	100	150	50	300	50	3 yrs.	...	17	18	25	150	-125	...	11
1,600	1,590	150	3,340	1,530	1,720	200	3,450	300	...	255	41	114	77	374	-297	...	
...	...	...	...	...	...	...	...	...	...	...	...	5	*	60	*	...	12
...	...	...	...	...	...	...	...	...	...	25	90	...	*	200	*	...	13
75	25	...	100	75	25	...	100	...	...	...	3	7	*	...	*	...	14
100	...	...	100	100	...	...	100	...	...	...	30	5	*	...	*	...	15
200	200	...	400	200	200	...	400	...	...	...	...	5	*	...	*	...	16
...	115	...	115	...	115	...	115	...	...	25	...	5	*	40	*	...	17
110	50	...	160	110	50	...	160	...	...	10	22	8	*	150	*	...	18
...	...	...	...	100	...	...	100	...	...	...	10	12	*	...	*	...	19
...	...	...	...	75	...	...	75	...	...	...	...	2	*	75	*	...	20
125	...	...	125	125	...	...	125	...	...	...	...	1	*	...	*	...	21
...	...	...	...	100	100	...	200	...	...	...	...	21	*	415	*	...	22
200	200	100	500	200	200	100	500	...	...	...	...	7	*	100	*	...	23
50	...	...	50	50	...	...	150	...	...	...	...	2	*	100	*	...	24
2,460	2,189	250	4,899	2,605	2,510	300	5,475	300	...	315	196	194	*	1,514	*	...	

## Tenants.

...	...	...	...	...	...	...	...	...	...	2	28	30	...	30	...	1
...	50	...	50	...	50	...	50	...	...	5	...	15	...	15	...	2
...	...	...	...	...	...	...	...	...	...	1	2	20	...	20	...	3
100	200	100	400	100	200	100	400	...	...	...	1	20	...	20	...	4
100	250	100	450	100	250	100	450	...	...	50	8	31	25	...	25	...

## STATEMENT G.—DETAILS

## INSEIN

## Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	1	1	2	3	...	...	...	...	...	...	...	484	502	120	120
2	1	...	1	1	...	...	...	...	...	...	...	24	32	...	...
3	1	...	1	4	...	...	...	...	...	...	...	334	305	50	150
4	1	...	2	1	...	...	...	...	...	...	...	49	17	...	...
5	1	...	2	1	...	...	...	...	...	...	...	326	309	...	...
6	1	1	1	...	...	...	...	...	...	...	...	35	32	...	...
7	1	1	1	4	...	...	...	...	...	...	...	445	492	...	100
8	1	...	1	1	...	...	...	...	...	100	3	58	89	...	...
9	1	1	2	3	...	...	...	...	...	...	...	60	55	25	33
10	1	2	1	3	...	...	...	...	...	...	...	100	165	...	...
11	1	...	1	3	...	...	...	...	...	...	...	305	309	...	...
12	...	2	1	2	...	...	...	...	...	...	...	23	21	...	...
13	1	...	1	5	...	...	...	...	...	...	...	218	74	50	...
14	1	3	...	2	...	...	...	...	...	...	...	203	192	...	...
15	1	1	1	2	...	...	...	...	...	...	...	28	20	...	...
16	...	1	1	...	...	...	...	...	...	...	...	220	210	...	...
17	1	1	1	3	...	...	...	...	...	...	...	21	15	...	...
18	2	...	...	2	...	...	...	...	...	...	...	275	280	...	...
19	2	2	1	2	...	...	...	...	...	...	...	504	484	...	...
20	1	...	1	1	...	...	...	...	...	...	...	15	14	...	...
21	1	...	1	1	...	...	...	...	...	...	...	22	21	...	...
22	2	...	1	1	...	...	...	...	...	...	...	449	429	...	...
23	1	...	2	1	...	...	...	...	...	...	...	85	85	40	40
24	1	...	1	...	...	...	...	...	...	...	...	10	10	...	...
25	1	...	1	5	...	...	...	...	...	...	...	35	33	...	...
26	1	...	1	4	...	...	...	...	...	...	...	288	278	...	10
27	1	...	1	3	...	...	...	...	...	...	...	25	24	...	...
28	1	...	1	2	...	...	...	...	...	...	...	26	25	...	...
29	1	1	2	3	...	...	...	...	...	...	...	223	223	...	...
30	1	2	1	6	...	...	...	...	...	...	...	42	41	100	100
31	1	...	1	2	...	...	...	...	...	...	...	14	11	...	...
32	1	...	1	...	...	...	...	...	...	...	...	19	109	...	50
33	1	...	1	2	...	...	...	...	...	...	...	36	35	...	...
34	1	...	2	1	...	...	...	...	...	...	...	58	56	...	50
35	2	...	1	3	...	...	...	...	...	...	...	76	74	...	...
36	1	...	1	2	...	...	...	...	...	...	...	27	25	...	20
37	2	...	2	3	...	...	...	...	...	...	...	8	8	40	52
38	1	...	...	...	...	...	...	...	...	...	...	6	6	...	...
39	1	...	2	...	...	...	...	...	...	...	...	27	26	...	...
40	1	...	1	3	...	...	...	...	...	...	...	29	28	...	...
41	1	...	1	1	...	...	...	...	...	...	...	510	547	...	...
42	1	...	1	2	...	...	...	...	...	...	...	43	39	...	20
43	1	...	...	...	...	...	...	...	...	...	...	331	314	...	30
44	1	...	1	2	...	...	...	...	...	...	...	216	241	...	...
45	1	...	...	...	...	...	...	...	...	...	...	67	87	...	...

## OF STATEMENT A—contd.

## DISTRICT—contd.

—Burmese.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total	p	q	r	Total	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
30	30	20	80	30	30	20	80	...	...	...	2	9	18	...	18	...	1
20	20	10	50	20	20	10	50	...	...	...	...	1	2	...	2	...	2
...	...	...	...	...	...	...	...	...	...	...	2	3	29	100	129	...	3
10	...	...	10	10	...	...	10	...	...	...	...	3	32	...	38	...	4
30	30	...	60	30	30	...	60	...	...	...	...	1	17	...	17	...	5
...	...	...	...	...	...	...	...	...	...	...	...	1	3	...	3	...	6
...	...	...	...	...	...	...	...	...	...	...	2	4	47	100	53	...	7
...	...	...	...	...	...	...	...	...	...	...	106	3	31	...	31	...	8
...	...	...	...	...	...	...	...	...	...	...	5	3	5	8	13	...	9
40	...	...	40	40	...	...	40	...	...	...	...	2	55	...	55	...	10
30	20	...	50	30	20	...	50	...	...	10	...	2	4	...	4	...	11
50	50	...	100	50	50	...	100	...	...	...	30	2	2	...	2	...	12
...	20	20	40	...	20	20	40	...	...	...	...	...	144	50	94	...	13
60	70	...	130	60	70	...	130	...	...	...	...	2	11	...	11	...	14
...	...	...	...	...	...	...	...	...	...	...	3	2	8	...	8	...	15
...	...	...	...	...	...	...	...	...	...	...	...	1	10	...	10	...	16
...	...	...	...	...	...	...	...	...	...	...	...	1	6	...	6	...	17
15	20	15	50	15	20	15	50	...	...	20	...	3	5	...	5	...	18
10	20	...	30	10	20	...	30	...	...	...	2	1	20	...	20	...	19
...	20	...	20	...	20	...	20	...	...	10	...	1	1	...	1	...	20
20	30	10	60	20	30	10	60	...	...	5	2	2	1	...	2	...	21
40	20	...	60	40	20	...	60	...	...	...	2	6	20	...	20	...	22
...	20	20	40	...	20	20	40	...	...	20	1	1	...	...	...	...	23
20	20	20	60	20	20	20	60	...	...	...	...	...	...	...	...	...	24
10	10	...	20	10	10	...	20	...	...	...	...	...	2	...	2	...	25
25	20	25	70	25	20	25	70	...	...	...	5	18	10	10	20	...	26
30	30	20	80	30	30	20	80	...	...	...	1	...	1	...	1	...	27
10	20	10	40	10	20	10	40	...	...	...	1	...	1	...	1	...	28
14	20	16	50	14	20	16	50	...	...	...	...	...	...	...	...	...	29
10	20	...	30	10	20	...	30	...	...	20	1	...	1	...	1	...	30
...	...	...	...	...	...	...	...	...	...	8	...	...	3	...	3	...	31
...	...	...	...	...	...	...	...	...	...	...	1	...	90	50	40	...	32
20	20	20	60	20	20	20	60	...	...	...	...	...	1	...	1	...	33
...	...	...	...	...	...	...	...	...	...	...	...	...	2	50	2	...	34
15	20	15	50	15	20	15	50	...	...	...	...	10	2	...	2	...	35
...	30	28	58	30	30	28	58	...	...	30	...	1	2	20	22	...	36
20	30	20	70	20	30	20	70	...	...	...	2	4	...	12	12	...	37
...	...	25	25	...	...	25	25	...	...	10	...	...	...	...	...	...	38
...	10	...	10	...	10	...	10	...	...	...	1	1	1	...	1	...	39
10	15	10	35	10	15	10	35	...	...	...	...	1	1	...	1	...	40
...	...	...	...	...	...	...	...	...	...	...	...	1	37	...	37	...	41
20	30	10	60	20	30	10	60	...	...	...	2	2	4	20	24	...	42
5	10	5	20	5	10	5	20	...	...	...	...	1	17	30	47	...	43
20	20	10	50	20	20	10	50	...	...	...	18	2	25	...	25	...	44
20	10	10	40	20	10	10	40	...	...	...	16	...	20	...	20	...	45

## STATEMENT G.—DETAILS

INSEIN

Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
46	1	...	1	3	...	...	...	...	...	...	...	53	48	...	...
47	1	...	1	1	...	...	...	...	...	...	...	20	63	...	...
48	1	1	1	4	...	...	...	...	...	...	...	26	25	...	10
49	1	...	1	...	...	...	...	...	...	...	...	62	60	...	...
50	...	1	1	...	...	...	...	...	...	...	...	18	18	...	20
51	1	1	1	2	...	...	...	...	...	...	...	45	45	...	...
52	1	...	1	...	...	...	...	...	...	...	...	45	50	...	...
53	2	1	1	7	...	...	...	...	...	...	...	60	55	...	30
54	1	...	2	3	...	...	...	...	...	...	...	49	44	...	...
55	1	1	...	2	...	...	...	...	...	...	...	41	39	...	98
56	1	1	2	1	...	...	...	...	...	...	...	19	17	...	...
57	1	1	1	4	...	...	...	...	...	...	...	189	182	...	...
58	1	2	2	...	...	...	...	...	...	...	...	185	180	...	...
59	1	...	1	4	...	...	...	...	...	...	...	55	50	...	50
60	1	...	1	2	...	...	...	...	...	...	...	17	15	...	20
61	1	...	1	2	...	...	...	...	...	...	...	39	37	...	...
62	1	...	1	1	...	...	...	...	...	...	...	33	33	...	20
63	1	...	1	1	...	...	...	...	...	...	...	44	45	...	56
64	1	1	2	3	...	...	...	...	...	...	...	42	37	...	...
65	1	...	...	1	...	...	...	...	...	...	...	66	64	...	...
66	2	2	1	4	...	...	...	...	...	...	...	103	96	...	101
67	1	...	1	...	...	...	...	...	...	...	...	34	29	...	...
68	3	...	1	...	...	...	...	...	...	...	...	157	150	...	60
69	1	1	1	5	...	...	...	...	...	...	...	177	182	140	168
Total, 69	75	32	75	140	...	...	...	...	...	100	3	7,988	7,946	565	1,408
70	1	1	1	3	...	...	...	...	...	...	...	*	297	15	20
71	1	...	1	4	...	...	...	...	...	...	...	*	14	...	...
72	1	...	1	...	...	...	...	...	...	...	...	*	151	...	...
73	1	1	1	...	...	...	...	...	...	...	...	*	119	...	50
74	1	...	1	2	...	...	...	...	...	...	...	*	295	...	...
75	1	...	1	...	...	...	...	...	...	...	...	*	59	...	...
76	1	...	1	4	...	...	...	...	...	...	...	*	19	...	...
77	1	1	1	...	...	...	...	...	...	...	...	*	156	...	...
78	1	1	1	2	...	...	...	...	...	...	...	*	39	...	...
79	1	...	2	1	...	...	...	...	...	...	...	*	465	...	10
80	1	...	1	3	...	...	...	...	...	...	...	*	20	...	...
81	1	...	3	4	...	...	...	...	...	...	...	*	21	...	...
82	1	...	1	1	...	...	...	...	...	...	...	*	16	...	...
83	1	2	2	6	...	...	...	...	...	...	...	*	50	...	...
84	1	...	1	3	...	...	...	...	...	...	...	*	19	...	...
85	1	2	...	1	...	...	...	...	...	...	...	*	415	...	...
86	1	...	2	...	...	...	...	...	...	...	...	*	33	...	...
87	1	...	1	...	...	...	...	...	...	...	...	*	38	...	...
88	1	...	1	3	...	...	...	...	...	...	...	*	205	100	100

\* Figures not available: see

OF STATEMENT A—contd.

DISTRICT—contd.

—Burmese—contd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
10	5	10	25	10	5	10	25	...	...	...	...	2	5	...	5	...	46
30	30	20	80	30	30	20	80	...	...	...	...	...	43	...	43	...	47
...	...	...	...	...	...	...	...	...	...	...	...	1	1	10	11	...	48
20	20	20	60	20	20	20	60	...	...	15	...	1	2	...	2	...	49
...	...	...	...	...	...	...	...	...	...	2	1	...	...	20	20	...	50
25	...	...	25	25	...	...	25	...	...	18	...	2	...	...	...	...	51
...	...	27	27	...	...	27	27	...	...	...	...	...	5	...	5	...	52
45	...	...	45	45	...	...	45	...	...	...	3	2	5	30	35	...	53
...	15	15	30	...	15	15	30	...	...	...	1	...	5	...	5	...	54
...	...	...	...	...	...	...	...	...	...	...	...	...	2	98	100	...	55
20	30	20	70	20	30	20	70	...	...	...	...	2	2	...	2	...	56
50	50	50	150	50	50	50	150	...	...	50	3	...	7	...	7	...	57
30	20	20	70	30	20	20	70	...	...	...	...	5	5	...	5	...	58
20	10	20	50	20	10	20	50	...	...	50	...	4	5	50	55	...	59
10	20	10	40	10	20	10	40	...	...	20	...	1	2	20	22	...	60
20	20	20	60	20	20	20	60	...	...	...	1	...	2	...	2	...	61
15	10	15	40	15	10	15	40	...	...	...	6	1	...	20	20	...	62
...	...	...	...	...	...	...	...	...	...	...	1	2	1	56	55	...	63
...	...	...	...	...	...	...	...	...	...	...	...	1	5	...	5	...	64
...	...	...	...	...	...	...	...	...	...	15	...	...	2	...	2	...	65
...	...	...	...	...	...	...	...	...	...	5	...	1	7	101	108	...	66
10	10	10	30	10	10	10	30	...	...	...	...	...	5	...	5	...	67
...	...	...	...	...	...	...	...	...	...	8	...	1	7	60	67	...	68
20	...	...	20	20	...	...	20	...	...	...	1	4	5	28	23	...	69
929	925	616	2,470	929	925	616	2,470	...	...	316	222	126	42	843	885	...	
...	...	...	...	...	...	...	...	...	...	...	1	1	*	5	*	...	70
...	...	...	...	...	...	...	...	...	...	...	...	3	*	...	*	...	71
...	...	...	...	...	...	...	...	...	...	...	6	7	*	...	*	...	72
...	...	...	...	...	...	...	...	...	...	...	3	5	*	50	*	...	73
...	...	...	...	...	...	...	...	...	...	...	30	30	*	...	*	...	74
...	...	...	...	...	...	...	...	...	...	...	...	...	*	...	*	...	75
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	76
...	...	...	...	...	...	...	...	...	...	...	2	6	*	...	*	...	77
...	...	...	...	...	...	...	...	...	...	...	2	6	*	...	*	...	78
...	50	...	50	...	50	...	50	...	...	...	11	4	*	10	*	...	79
...	...	...	...	...	...	...	...	...	...	...	...	1	*	...	*	...	80
...	20	...	20	...	20	...	20	...	...	29	...	1	*	...	*	...	81
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	82
...	...	...	...	...	...	...	...	...	...	...	...	1	*	...	*	...	83
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	84
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	85
...	...	5	5	...	...	5	5	...	...	...	...	...	*	...	*	...	86
...	...	60	60	...	...	60	60	...	...	...	...	...	*	...	*	...	87
...	...	...	...	...	...	...	...	...	...	...	...	4	*	...	*	...	88

## STATEMENT G.—DETAILS

## INSEIN

## Labourers—

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
89	1	...	...	2	...	...	...	...	...	...	...	*	12	...	...
90	1	...	2	2	...	...	...	...	...	...	...	*	56	...	...
91	1	2	...	...	...	...	...	...	...	...	...	*	177	...	...
92	1	1	2	1	...	...	...	...	...	...	...	*	57	...	...
93	1	...	1	3	...	...	...	...	...	...	...	*	150	...	...
94	1	...	1	...	...	...	...	...	...	...	...	*	60	...	...
95	1	...	1	2	...	...	...	...	...	...	...	*	15	...	...
96	1	...	...	1	...	...	...	...	...	...	...	*	33	88	115
97	1	...	2	2	...	...	...	...	...	...	...	*	38	...	50
98	1	...	1	1	...	...	...	...	...	...	...	*	115	...	...
99	1	...	1	2	...	...	...	...	...	...	...	*	33	...	...
100	1	...	1	...	...	...	...	...	...	...	...	*	45	...	...
101	1	1	1	3	...	...	...	...	...	...	...	*	148	...	...
102	1	...	1	1	...	...	...	...	...	...	...	*	38	...	...
103	1	2	1	...	...	...	...	...	...	...	...	*	115	...	...
104	1	...	1	2	...	...	...	...	...	...	...	*	63	...	50
105	1	...	1	4	...	...	...	...	...	...	...	*	18	...	...
106	1	...	1	1	...	...	...	...	...	...	...	*	13	...	...
107	1	1	1	2	...	...	...	...	...	...	...	*	152	...	...
108	1	...	1	3	...	...	...	...	...	...	...	*	25	...	...
109	1	...	1	...	...	...	...	...	...	...	...	*	10	...	...
110	1	...	1	4	...	...	...	...	...	...	...	*	17	...	...
111	1	...	1	2	...	...	...	...	...	...	...	*	25	...	...
112	...	3	1	...	...	...	...	...	...	...	...	*	50	...	...
113	1	...	1	...	...	...	...	...	...	...	...	*	15	...	...
114	1	...	1	...	...	...	...	...	...	...	...	*	108	...	...
115	1	1	2	...	...	...	...	...	...	...	...	*	37	...	...
116	1	...	...	5	...	...	...	...	...	...	...	*	10	...	...
117	1	...	1	1	...	...	...	...	...	...	...	*	80	...	...
Total, 117	122	51	127	221	...	...	...	...	...	100	Q 3	*	12,092	768	1,803

## Labourers

1	1	...	1	...	...	...	...	...	...	...	597	567	...	...
2	1	...	1	2	...	...	...	...	...	...	12	12	...	...
Total, 2	2	...	2	2	...	...	...	...	...	...	609	579	...	...

\* Figures not available : see

## OF STATEMENT A—contd.

## DISTRICT—concl'd.

## Burmese—concl'd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	...	...	*	...	*	...	89
30	30	...	60	30	30	...	60	...	...	...	...	...	*	...	*	...	90
...	...	...	...	...	...	...	...	...	...	50	...	2	*	...	*	...	91
...	...	...	...	...	...	...	...	...	...	...	5	...	*	...	*	...	92
...	...	...	...	...	...	...	...	...	...	...	2	...	*	...	*	...	93
...	...	...	...	...	...	...	...	...	...	...	10	...	*	...	*	...	94
...	...	...	...	...	...	...	...	...	...	...	...	1	*	...	*	...	95
...	...	...	...	...	...	...	...	...	...	...	...	1	*	27	*	...	96
...	...	...	...	...	...	...	...	...	...	...	...	1	*	50	*	...	97
40	...	...	40	40	...	...	40	...	...	...	...	2	*	...	*	...	98
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	99
...	...	...	...	...	...	...	...	...	...	...	1	...	*	...	*	...	100
...	...	...	...	...	...	...	...	...	...	...	10	5	*	...	*	...	101
...	...	...	...	...	...	...	...	...	...	10	...	2	*	...	*	...	102
...	...	20	20	...	...	20	20	...	...	80	5	...	*	...	*	...	103
...	...	...	...	...	...	...	...	...	...	...	25	5	*	50	*	...	104
...	...	...	...	...	...	...	...	...	...	5	5	5	*	...	*	...	105
...	...	...	...	...	...	...	...	...	...	...	1	4	*	...	*	...	106
...	...	...	...	...	...	...	...	...	...	...	...	1	*	...	*	...	107
...	25	...	25	...	25	...	25	...	...	...	...	1	*	...	*	...	108
...	...	...	...	...	...	...	...	...	...	...	...	...	*	...	*	...	109
...	...	15	15	...	...	15	15	...	...	...	...	1	*	...	*	...	110
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	111
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	112
...	...	...	...	...	...	...	...	...	...	...	...	1	*	...	*	...	113
...	...	...	...	...	...	...	...	...	...	...	...	2	*	...	*	...	114
...	...	...	...	...	...	...	...	...	...	...	...	...	*	...	*	...	115
...	...	...	...	...	...	...	...	...	...	...	...	1	*	...	*	...	116
...	...	...	...	...	...	...	...	...	...	...	2	2	*	...	*	...	117
999	1,050	716	2,765	999	1,050	716	2,765	...	...	490	341	241	*	1,035	...	...	

## —Karen.

...	...	...	...	...	...	...	...	...	...	...	6	10	— 30	...	— 30	...	1
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2
...	...	...	...	...	...	...	...	...	...	...	6	10	— 30	...	— 30	...	

## STATEMENT G.—DETAILS

## MANDALAY

*Landlords*

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								R <sup>s</sup> .	Rate.	R <sup>s</sup> .	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	...	...	2	1	13	...	...	...	...	...	...	2,796	2,771	...	...
2	...	...	1	...	10	...	...	...	...	...	...	2,166	2,141	...	..
3	...	...	1	...	13	...	...	...	...	...	..	2,192	2,182	...	...
4	...	...	2	...	18	..	...	...	...	...	...	2,784	2,764	...	...
5	...	...	2	...	16	...	..	...	...	...	...	2,541	2,536	500	650
Total (5)	...	...	8	1	69	...	...	...	...	...	...	12,479	12,394	500	650

*Owners*

1	1	...	1	4	10	395	395	...	...	...	...	2,439	2,424	400	400
2	1	...	1	...	29	1,100	1,200	...	...	...	...	6,711	6,806	300	700
3	1	...	1	...	4	135	135	...	...	...	...	633	623	...	100
4	1	...	1	...	6	250	250	...	...	...	...	515	513	..	100
5	1	...	1	...	15	400	400	...	...	...	...	2,472	2,447	300	300
6	1	...	1	...	2	80	80	...	...	...	...	307	302	...	..
7	3	...	1	...	14	400	400	...	...	...	...	2,476	2,601	...	919
8	...	...	1	...	10	300	300	...	...	...	...	783	768	...	...
9	1	...	...	1	8	200	200	...	...	...	...	839	819	680	925
10	1	...	1	...	9	250	300	...	...	...	...	500	507	200	515
11	1	...	2	...	6	190	190	...	...	...	...	295	105	302	322
12	1	...	1	2	4	160	180	...	...	...	...	1,196	391	...	...
13	1	...	1	...	5	145	145	...	...	..	...	626	616	...	100
14	1	...	2	3	7	70	70	...	...	...	...	426	416	200	400
15	1	2	1	3	14	565	605	...	...	...	...	3,030	3,035	200	200
16	1	...	3	2	20	850	850	...	...	...	...	3,806	3,791	300	800
17	1	...	2	4	20	750	750	...	...	...	...	3,622	3,412	1,000	1,000

## OF STATEMENT A—contd.

## DISTRICT.

(all Burmese).

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	...	5	-	25	...	25	119
...	...	...	...	...	...	...	...	...	...	...	...	2	-	25	...	25	91
...	...	...	...	...	...	...	...	...	...	...	550	15	-	10	...	10	105
...	...	...	...	...	...	...	...	...	...	...	...	3	-	20	...	20	11
40	30	...	70	40	30	...	70	...	...	...	40	5	-	5	150	- 155	52
40	30	...	70	40	30	...	70	...	...	...	590	30	-	85	150	- 235	478

(all Burmese).

100	25	75	200	100	25	75	200	50	7 yrs.	...	...	...	-	15	...	-	15	205	1
...	...	...	...	200	300	100	600	50	7 yrs.	...	...	...	95	400	-	305	227	2	
...	...	...	...	25	50	25	100	100	5 yrs.	...	1	2	-	10	100	-	110	29	3
200	...	...	200	200	50	50	300	100	10 yrs.	...	...	...	-	2	100	-	102	58	4
...	...	110	110	...	...	110	110	...	5 yrs.	...	...	30	-	25	...	-	25	69	5
...	...	30	30	...	...	30	30	...	...	...	...	5	-	5	...	-	5	22	6
...	...	165	165	...	100	300	400	...	7 yrs.	...	15	10	125	9.9	-	794	100	7	
50	100	50	200	50	100	50	200	...	8 yrs	...	...	2	-	15	...	-	15	90	8
...	120	...	120	30	120	50	200	150	3 yrs.	...	...	30	-	20	245	-	265	31	9
...	...	...	...	250	...	100	350	...	5 yrs.	...	...	2	7	315	-	308	54	10	
28	55	55	138	50	50	50	150	150	3 yrs.	...	...	3	-	190	20	-	210	25	11
...	114	...	114	...	100	50	150	...	...	...	10	5	-	805	...	-	805	38	12
...	30	...	30	...	30	20	50	50	3 yrs.	...	...	2	-	10	100	-	110	20	13
...	...	...	...	50	100	50	200	200	Al- most yearly.	...	...	2	-	10	200	-	210	18	14
...	180	180	360	40	180	180	400	100	5 yrs	...	5	10	5	...	5	77	15		
...	...	70	70	100	300	100	500	100	5 yrs.	...	...	6	-	15	500	-	515	218	16
200	100	30	330	200	100	30	330	100	5 yrs	50	...	11	-	10	...	-	10	170	17

STATEMENT G.—DETAILS  
MANDALAY

*Owners*

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
18	1	...	3	3	22	750	750	...	...	...	...	2,626	2,931	...	750
19	1	...	2	3	3	84	84	...	...	...	...	375	363	...	50
20	1	...	1	4	15	300	470	...	...	...	...	1,226	1,211	150	629
21	1	...	1	...	7	315	315	...	...	...	...	2,112	2,122	...	...
22	1	...	1	7	4	150	150	...	...	...	...	941	931	...	...
23	2	...	2	3	3	160	160	...	...	...	...	511	501	400	425
24	1	1	2	1	12	400	400	...	...	...	...	2,193	2,183	800	800
25	1	2	...	...	20	840	840	...	...	...	...	4,050	4,060	600	800
26	1	...	2	...	26	870	870	...	...	...	...	4,298	4,238	700	700
27	1	...	1	2	19	730	830	...	...	...	...	3,728	3,745	1,000	1,000
28	1	...	1	...	6	238	248	...	...	...	...	678	669	560	600
29	1	...	2	1	14	445	495	...	...	...	...	2,086	2,061	...	15
30	1	1	1	2	15	370	370	...	...	...	...	3,267	3,232	...	...
31	1	...	...	...	2	105	105	...	...	...	...	467	467	...	...
32	1	...	1	...	17	612	712	...	...	...	...	3,052	3,020	...	...
33	1	...	2	...	10	300	300	...	...	...	...	1,932	1,912	...	...
34	1	...	1	2	10	247	297	...	...	...	...	915	903	...	...
35	1	...	1	...	6	129	179	...	...	...	...	289	285	...	...
36	1	...	1	1	4	168	158	...	...	...	...	348	339	...	...
37	1	...	1	3	4	160	160	...	...	...	...	1,022	1,007	303	319
38	2	1	1	5	20	753	723	...	...	...	...	2,879	2,853	...	2,000
39	1	1	1	...	15	515	515	...	...	...	...	2,478	2,461	1,900	2,040
40	...	...	1	1	1	30	30	...	...	...	...	175	170	50	50
41	1	1	1	3	6	250	240	...	...	...	...	1,013	1,006	1,000	1,000
42	1	...	1	...	11	465	535	...	...	...	...	1,170	1,163	400	500
43	2	2	1	1	16	577	627	...	...	...	...	1,279	1,269	1,800	1,800
44	1	...	2	1	10	320	320	...	...	...	...	1,736	1,716	1,200	1,200
45	2	...	2	1	10	408	408	...	...	...	...	1,807	1,790	300	300
46	1	...	1	1	20	600	620	...	...	...	...	3,320	3,305	2,300	2,300
47	1	...	1	...	9	320	320	...	...	...	...	1,568	1,563	350	350
48	1	2	1	1	2	100	100	...	...	...	...	306	301	150	150
49	1	...	1	2	4	150	150	...	...	...	...	483	472	290	320
Total (49)	53	13	62	67	529	18,101	18,931	...	...	...	...	85,006	84,027	18,135	24,879

## OF STATEMENT A—contd.

## DISTRICT—contd

(all Burmese)—concl'd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		1290.							Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.	Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.			
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	A	B	(30)	(31)	(32)	(33)	(1)	
200	200	...	400	200	200	100	500	150	5 yrs.	50	...	12	305	750	- 445	192	18	
...	...	...	...	50	...	...	50	30	5 yrs.	...	2	3	- 10	50	- 60	21	19	
...	...	...	...	100	200	100	400	200	3 yrs.	...	...	4	- 15	479	- 494	155	20	
...	...	...	...	...	100	...	100	...	...	...	150	62	10	...	10	51	21	
...	...	...	...	...	100	...	100	...	5 yrs.	...	...	6	- 10	...	- 10	40	22	
...	...	...	...	...	100	...	100	50	5 yrs.	...	...	1	- 10	25	- 35	28	23	
...	60	...	60	...	100	...	100	...	...	50	...	8	- 10	...	- 10	92	24	
...	200	...	200	...	200	...	200	80	5 yrs.	...	40	5	10	200	- 190	148	25	
100	100	...	200	100	100	...	200	100	5 yrs.	...	10	5	- 60	...	- 60	197	26	
...	400	...	400	...	400	...	400	50	3 yrs.	...	70	10	17	...	17	170	27	
60	60	...	120	60	60	...	120	20	2 yrs.	...	...	...	- 9	40	- 49	59	28	
...	400	100	500	...	400	100	500	50	3 yrs.	...	...	15	- 25	15	- 40	95	29	
...	...	...	...	...	...	...	...	...	2 yrs.	...	...	10	- 35	...	- 35	90	30	
...	...	...	...	...	...	...	...	...	3 yrs.	...	81	...	...	...	...	20	31	
...	...	...	...	...	...	...	...	...	3 yrs.	...	1	1	- 32	...	- 32	142	32	
...	...	...	...	...	...	...	...	...	3 yrs.	...	1	1	- 20	...	- 20	73	33	
100	100	50	250	100	100	50	250	50	3 yrs.	...	...	4	- 12	...	- 12	33	34	
...	100	...	100	...	100	...	100	30	4 yrs.	...	3	2	- 4	...	- 4	22	35	
...	100	...	100	...	100	...	100	20	4 yrs.	3	...	2	- 9	...	- 9	15	36	
...	...	...	...	...	...	...	...	...	...	20	...	4	- 15	16	- 31	28	37	
...	...	...	...	200	300	100	600	100	3 yrs.	...	...	7	- 26	2,000	- 2026	140	38	
...	100	40	140	100	100	50	250	50	5 yrs.	...	...	8	- 17	140	- 157	113	39	
...	...	...	...	...	...	...	...	...	...	...	...	2	- 5	...	- 5	8	40	
30	30	...	60	30	30	...	60	20	5 yrs.	...	...	3	- 7	...	- 7	53	41	
...	450	40	490	...	450	50	500	80	4 yrs.	...	...	5	- 7	100	- 107	76	42	
...	...	...	...	...	100	...	100	100	5 yrs.	...	...	6	- 10	...	- 10	109	43	
100	...	...	100	100	...	...	100	30	5 yrs.	...	...	5	- 20	...	- 20	75	44	
...	52	...	52	...	40	...	40	40	3 yrs.	1	...	9	- 17	...	- 17	80	45	
...	190	...	190	...	180	...	180	...	...	...	...	2	- 15	...	- 15	120	46	
50	50	...	100	50	50	50	150	50	2 yrs.	...	...	4	- 5	...	- 5	69	47	
...	...	...	...	...	...	...	...	...	2 yrs.	...	...	2	- 5	...	- 5	15	48	
30	60	30	120	20	50	30	100	30	4 yrs.	20	...	5	- 11	30	- 41	22	49	
1,248	3,376	1,025	5,649	2,405	5,165	2,000	9,570	2,480	5 yrs.	194	389	333	- 979	6,744	- 7,723	4,002		

STATEMENT G.—DETAILS  
MANDALAY  
*Tenants*

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	2	...	2	...	12	500	500	...	...	...	...	327	322	...	...
2	1	...	1	...	2	75	75	...	...	...	...	8	8	...	...
3	1	...	1	2	14	580	580	...	...	...	...	352	297	...	100
4	1	...	1	1	5	20	200	...	...	...	...	201	196	...	...
5	1	...	1	1	6	300	300	...	...	...	...	288	278	...	...
6	1	...	1	...	6	250	260	...	...	...	...	169	12	...	...
7	1	3	1	2	14	451	451	...	...	...	...	207	264	...	...
8	1	...	2	2	9	377	337	...	...	...	...	176	17	100	100
9	1	...	1	...	4	140	140	...	...	...	...	19	18	250	481
10	1	...	1	3	2	90	90	...	...	...	...	150	142	...	...
11	1	...	2	...	5	202	212	...	...	...	...	394	374	...	...
12	1	...	1	...	4	147	147	...	...	...	...	81	75	126	140
13	1	...	1	...	4	140	140	...	...	...	...	90	183	...	...
14	1	...	1	1	8	309	309	...	...	...	...	218	206	...	100
15	1	...	1	4	8	310	310	...	...	...	...	172	168	150	150
16	1	...	2	...	12	500	500	...	...	...	...	225	210	4,797	6,063
17	1	...	1	...	6	230	230	...	...	...	...	250	235	232	323
18	1	...	2	2	4	150	150	...	...	...	...	226	221	189	209
19	1	...	1	4	6	280	280	...	...	...	...	170	163	...	...
20	1	...	1	1	7	300	270	...	...	...	...	212	202	...	...
21	1	1	2	...	6	200	200	...	...	...	...	318	293	348	400
22	1	...	2	1	10	450	450	...	...	...	...	231	221	250	450
23	1	...	1	3	8	360	380	...	...	...	...	112	102	...	...
24	1	...	1	1	6	200	200	...	...	...	...	241	234	...	...
25	1	...	2	1	10	348	348	...	...	...	...	201	181	250	300
26	1	...	1	...	6	260	260	...	...	...	...	215	217	250	250
27	1	1	2	2	12	570	600	...	...	...	...	287	280	400	440
28	1	...	1	...	5	210	200	...	...	...	...	198	228	272	570
29	1	...	1	1	2	50	50	...	...	...	...	176	177	100	250
30	1	...	1	1	10	380	380	...	...	...	...	317	352	...	150
31	1	...	1	...	3	100	110	...	...	...	...	345	335	...	...
32	1	...	1	3	10	300	300	...	...	...	...	298	273	1,395	1,943
33	1	1	1	2	8	310	310	...	...	...	...	232	192	818	1,271
34	1	...	1	6	8	315	315	...	...	...	...	222	212	830	1,129
35	1	1	1	2	6	200	200	...	...	...	...	8	77	...	...
36	1	...	1	2	16	800	80	...	...	...	...	1,262	1,137	...	...
37	1	...	1	...	8	315	15	...	...	...	...	169	160	100	160
38	1	...	1	...	7	*15	...	...	...	...	...	19	18	...	...
39	1	2	1	2	8	400	400	...	...	...	...	180	176	...	...
40	1	1	1	2	6	280	300	...	...	...	...	208	51	...	...
41	1	...	1	...	7	300	300	...	...	...	...	142	37	100	100
Total (41)	42	10	50	52	300	11,890	11,905	...	...	...	...	9,528	8,829	10,957	15,079

\* Nine-gallon baskets of beans.

## OF STATEMENT A—contd.

## DISTRICT—contd.

(all Burmese).

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	200	...	200	...	200	...	200	...	...	...	...	...	5	...	5	...	1
...	50	...	50	...	50	...	50	...	...	...	...	...	1	...	...	...	2
100	60	50	210	100	210	50	360	...	4 yrs.	...	...	...	5	100	155	...	3
60	...	...	60	60	...	...	60	...	...	...	2	...	2	...	5	...	4
...	100	...	100	...	100	...	100	...	...	...	...	...	6	10	10	...	5
...	120	...	120	...	120	...	120	...	...	...	...	...	5	7	7	...	6
50	100	50	200	50	100	50	200	60	3 yrs.	...	...	...	3	3	3	...	7
...	192	...	192	...	200	30	230	50	2 yrs.	...	...	...	5	9	9	...	8
...	...	...	...	25	50	50	125	35	3 yrs.	...	1	...	2	1	231	232	9
...	23	...	23	...	25	...	25	...	2 yrs.	25	...	...	2	8	...	8	10
...	70	...	70	...	70	...	70	20	5 yrs.	...	1	...	4	20	...	20	11
...	40	...	40	...	40	...	40	...	...	...	1	...	3	6	14	20	12
...	60	...	60	...	60	...	60	...	...	...	...	...	4	13	...	13	13
...	100	...	100	...	100	100	200	50	2 yrs.	...	...	...	2	12	100	112	14
50	50	...	100	50	50	...	100	...	...	...	...	...	5	4	...	4	15
100	110	...	210	100	100	100	300	300	6 yrs.	...	...	...	...	15	1,266	1,281	16
...	...	...	...	50	...	...	50	...	...	...	...	...	7	15	91	106	17
...	...	...	...	50	...	...	50	30	5 yrs.	10	1	...	11	5	20	25	18
...	50	...	50	...	50	...	50	...	...	50	...	...	7	7	...	7	19
...	110	...	110	...	110	...	110	30	5 yrs.	...	...	...	3	10	...	10	20
50	50	...	100	50	50	...	100	30	5 yrs.	...	...	...	4	25	52	77	21
...	40	50	150	50	50	...	200	...	...	5	...	...	4	10	200	210	22
...	110	...	110	...	110	...	110	...	...	...	...	...	6	10	...	10	23
...	...	...	...	...	...	...	...	...	...	20	...	...	9	7	...	7	24
...	50	50	100	50	100	50	200	100	3 yrs.	...	...	...	2	20	50	70	25
...	...	...	...	...	...	...	...	50	3 yrs.	...	1	...	2	2	...	2	26
...	50	50	150	50	50	...	150	80	3 yrs.	60	...	...	35	7	40	47	27
...	...	...	...	...	...	...	...	...	...	...	...	...	5	30	298	268	28
...	...	...	...	...	...	...	...	...	...	...	...	...	...	4	150	154	29
...	...	...	...	...	...	...	...	...	...	...	...	...	5	35	150	115	30
...	...	...	...	...	...	...	...	...	...	...	...	...	10	10	...	10	31
...	...	...	...	...	...	...	...	...	...	...	...	...	3	25	548	573	32
...	60	60	120	50	100	50	200	...	...	25	10	...	10	10	453	46	33
...	148	...	148	...	150	...	150	...	...	25	...	...	10	10	299	309	34
...	72	...	72	...	72	...	72	70	5 yrs.	...	2	...	2	7	...	7	35
...	600	...	600	...	600	...	600	100	3 yrs.	...	130	...	10	125	...	125	36
...	...	...	...	50	50	50	150	20	5 yrs.	...	...	...	2	9	60	69	37
...	10	...	10	...	10	...	10	...	...	...	1	...	2	1	...	1	38
68	100	...	168	50	100	...	150	50	5 yrs.	...	1	...	3	14	...	14	39
...	100	...	100	...	100	...	100	...	...	...	...	...	11	157	...	157	40
...	140	...	140	...	140	...	140	...	...	...	9	...	4	105	...	105	41
538	2,915	300	3,753	1,045	3,757	730	5,582	1,075	5 yrs.	221	160	230	699	4,122	4,821	...	

## STATEMENT G.—DETAILS

## MANDALAY

## Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	1	...	1	4	...	...	...	...	...	...	...	11	11	...	...
	1	...	1	1	...	...	...	...	...	...	...	18	17	125	156
3	1	...	1	...	...	...	...	...	...	...	...	14	14	...	...
4	1	...	1	1	...	...	...	...	...	...	...	18	17	...	...
5	1	...	1	...	...	...	...	...	...	...	...	21	20	...	...
6	1	1	...	...	...	...	...	...	...	...	...	8	8	...	...
7	1	...	1	1	...	...	...	...	...	...	...	21	20	...	...
8	1	...	1	1	...	...	...	...	...	...	...	139	143	...	...
9	1	...	1	1	...	...	...	...	...	...	...	9	8	...	...
10	1	...	1	4	...	...	...	...	...	...	...	25	24	...	...
11	1	1	1	1	...	...	...	...	...	...	...	40	45	...	...
12	1	...	1	2	...	...	...	...	...	...	...	16	15	20	30
13	1	...	1	2	...	...	...	...	...	...	...	62	59	...	...
14	1	...	1	2	...	...	...	...	...	...	...	20	18	...	...
15	1	...	1	...	...	...	...	...	...	...	...	17	16	...	...
16	1	...	...	...	...	...	...	...	...	...	...	9	8	...	...
17	1	...	1	...	...	...	...	...	...	...	...	34	32	...	...
18	1	...	1	...	...	...	...	...	...	...	...	14	13	...	...
19	1	1	...	2	...	...	...	...	...	...	...	65	60	136	136
20	1	...	1	1	...	...	...	...	...	...	...	11	10	...	...
21	1	...	1	1	...	...	...	...	...	...	...	12	11	...	...
22	1	...	1	2	...	...	...	...	...	...	...	13	12	...	...
23	1	1	1	...	...	...	...	...	...	...	...	15	16	...	...
24	1	...	1	...	...	...	...	...	...	...	...	26	84	...	100
25	1	...	2	1	...	...	...	...	...	...	...	12	11	...	...
26	1	...	...	2	...	...	...	...	...	...	...	15	14	...	...
27	1	...	...	...	...	...	...	...	...	...	...	10	9	...	...
28	1	...	1	1	...	...	...	...	...	...	...	28	26	30	30
29	1	...	1	1	...	...	...	...	...	...	...	15	14	...	...
30	1	...	1	...	...	...	...	...	...	...	...	23	22	...	...
31	1	...	1	...	...	...	...	...	...	...	...	21	20	...	...
32	1	...	1	...	...	...	...	...	...	...	...	9	9	...	...
33	1	...	1	...	...	...	...	...	...	...	...	12	11	...	...
34	1	...	1	...	...	...	...	...	...	...	...	18	18	...	...
35	2	...	1	5	...	...	...	...	...	...	...	74	72	...	...
36	1	...	1	2	...	...	...	...	...	...	...	24	22	897	1,480
37	1	...	1	3	...	...	...	...	...	...	...	47	42	66	66
38	1	1	1	3	...	...	...	...	...	...	...	22	21	...	...

## OF STATEMENT A—contd.

## DISTRICT—contd.

(all Burmese).

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	1
...	...	10	10	...	...	10	10	...	...	...	...	...	...	1	31	...	2
...	...	...	...	...	...	...	...	...	...	...	...	3	...	...	...	...	3
...	...	...	...	...	...	...	...	...	...	...	...	2	...	1	...	...	4
...	...	...	...	...	...	...	...	...	...	10	2	2	...	1	...	...	5
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	6
...	...	...	...	...	...	...	...	...	...	...	1	2	...	1	...	...	7
...	...	...	...	...	...	...	...	...	...	...	2	3	...	4	...	...	8
...	...	...	...	...	...	...	...	...	...	...	1	1	...	1	...	...	9
...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	10
...	...	...	...	...	...	...	...	...	...	...	...	1	...	5	...	...	11
...	...	...	...	...	...	...	...	...	...	...	1	2	...	1	10	...	12
...	...	...	...	...	...	...	...	...	...	...	6	1	...	3	...	...	13
...	...	...	...	...	...	...	...	...	...	...	...	2	...	2	...	...	14
...	...	...	...	...	...	...	...	...	...	...	1	1	...	1	...	...	15
...	...	...	...	...	...	...	...	...	...	12	...	...	...	1	...	...	16
...	...	...	...	...	...	...	...	...	...	...	...	...	...	2	...	...	17
...	...	...	...	...	...	...	...	...	...	...	...	3	...	1	...	...	18
...	...	...	...	...	...	...	...	...	...	...	...	5	...	5	...	...	19
...	...	...	...	...	...	...	...	...	...	...	...	2	...	1	...	...	20
...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	21
...	...	...	...	...	...	...	...	...	...	...	...	2	...	1	...	...	22
...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	23
25	...	...	25	25	...	...	25	...	...	...	...	1	...	58	100	-42	24
...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	25
...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	26
...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	27
...	...	...	...	...	...	...	...	...	...	...	...	1	...	2	...	...	28
...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	29
...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	30
...	...	...	...	...	...	...	...	...	...	...	...	1	...	1	...	...	31
...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	32
...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	33
...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	34
...	...	...	...	...	...	...	...	...	...	...	...	8	...	2	...	2	35
...	...	...	...	...	...	...	...	...	...	...	...	1	...	2	583	-585	36
...	...	32	32	...	...	32	32	...	...	...	...	8	...	5	...	5	37
...	...	...	...	...	...	...	...	...	...	...	...	3	...	1	...	1	38

## STATEMENT G.—DETAILS

## MANDALAY

## Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
39	1	...	...	...	...	...	...	...	...	...	...	14	13	25	25
40	1	...	2	5	...	...	...	...	...	...	...	14	13	...	...
41	1	...	...	...	...	...	...	...	...	...	...	10	9	...	...
42	1	...	...	1	...	...	...	...	...	...	...	79	77	...	...
43	1	...	1	1	...	...	...	...	...	...	...	125	116	..	...
44	1	...	2	...	...	...	...	...	...	...	...	11	9	...	...
45	1	...	1	1	...	...	...	...	...	...	...	38	36	...	...
46	1	...	1	1	...	...	...	...	...	...	...	36	34	...	...
47	1	..	1	1	..	...	...	...	...	...	...	17	16	...	...
48	1	...	2	...	...	...	...	...	...	...	...	121	114	...	...
49	1	...	1	...	...	...	...	...	...	...	...	102	89	...	...
50	1	...	1	...	...	...	...	...	...	...	...	62	55	...	...
51	1	...	1	1	...	...	...	...	...	...	...	9	9	...	...
52	1	...	...	...	...	...	...	...	...	...	...	22	20	230	264
53	1	..	1	4	...	...	...	...	...	...	...	23	22	...	...
54	1	...	1	...	...	...	...	...	...	...	...	31	29	...	...
55	1	...	2	...	...	...	...	...	...	...	...	250	240	...	...
56	1	...	1	2	...	...	...	...	...	...	...	41	36	...	...
57	2	...	1	3	...	...	...	...	...	...	...	345	320	...	...
58	1	...	1	1	...	...	...	...	...	...	...	130	125	...	...
59	2	2	1	2	...	...	...	...	...	...	...	154	149	...	...
60	1	...	1	...	...	...	...	...	...	...	...	40	40	...	...
61	1	1	1	1	...	...	...	...	...	...	...	29	42	...	...
62	1	...	1	...	...	...	...	...	...	...	...	31	26	...	...
63	1	..	1	1	...	...	...	...	...	...	...	59	69	...	...
64	1	...	1	...	...	...	...	...	...	...	...	41	36	...	...
65	...	..	1	3	...	...	...	...	...	...	...	13	13	...	...
66	1	...	...	...	...	...	...	...	...	...	...	141	134	...	...
67	2	...	...	...	...	...	...	...	...	...	...	102	92	80	132
68	1	1	...	...	...	...	...	...	...	...	...	11	11	...	...
69	1	..	1	...	...	...	...	...	...	...	...	11	11	...	...
70	1	...	3	1	...	...	...	...	...	...	...	27	22	10	10
71	1	...	1	..	...	...	...	...	...	...	...	10	8	...	...
72	1	..	1	...	...	...	...	...	...	...	...	19	17	...	...
73	1	...	1	1	...	...	...	...	...	...	...	17	15	...	...
74	1	...	1	...	...	...	...	...	...	...	...	7	7	...	...
75	1	...	1	...	..	...	...	...	...	...	...	251	205	...	...
76	...	...	1	1	..	...	...	...	...	...	...	11	11	...	...

## OF STATEMENT A—contd.

## DISTRICT—contd.

(all Burmese)—contd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	...	...	- 1	...	- 1	...	39
...	...	...	...	...	...	...	...	...	...	15	...	4	- 1	...	- 1	...	40
...	...	...	...	...	...	...	...	...	...	...	...	...	- 1	...	- 1	...	41
...	...	...	...	...	...	...	...	...	...	...	...	2	- 2	...	- 2	...	42
...	...	...	...	...	...	...	...	...	...	...	...	2	- 9	...	- 1	...	43
...	...	...	...	...	...	...	...	...	...	...	...	1	- 2	...	- 2	...	44
...	...	...	...	...	...	...	...	...	...	...	...	1	- 2	...	- 2	...	45
...	...	...	...	...	...	...	...	...	...	...	...	4	- 2	...	- 2	...	46
...	...	...	...	...	...	...	...	...	...	...	...	2	- 1	...	- 1	...	47
...	...	...	...	...	...	...	...	...	...	...	...	2	- 7	...	- 7	...	48
...	...	...	...	...	...	...	...	...	...	...	...	3	- 13	...	- 13	...	49
...	...	...	...	...	...	...	...	...	...	...	...	...	- 7	...	- 7	...	50
...	...	...	...	...	...	...	...	...	...	2	...	3	...	...	...	...	51
...	...	...	...	...	...	...	...	...	...	...	...	3	- 2	34	- 36	...	52
...	...	...	...	...	...	...	...	...	...	...	...	3	- 1	...	- 1	...	53
...	...	...	...	...	...	...	...	...	...	...	...	3	- 2	...	- 2	...	54
...	...	...	...	...	...	...	...	...	...	...	...	3	- 10	...	- 10	...	55
...	...	...	...	...	...	...	...	...	...	...	...	2	- 5	...	- 5	...	56
...	...	...	...	...	...	...	...	...	...	...	...	20	- 25	...	- 25	...	57
...	...	...	...	...	...	...	...	...	...	...	25	5	- 5	...	- 5	...	58
...	...	...	...	...	...	...	...	...	...	...	...	5	- 5	...	- 5	...	59
...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	60
...	...	...	...	...	...	...	...	...	...	...	...	...	13	...	13	...	61
...	...	...	...	...	...	...	...	...	...	...	...	1	- 5	...	- 5	...	62
...	...	...	...	...	...	...	...	...	...	...	10	5	10	...	10	...	63
...	...	...	...	...	...	...	...	...	...	...	...	1	- 5	...	- 5	...	64
...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	65
...	...	...	...	...	...	...	...	...	...	...	...	1	- 7	...	- 7	...	66
...	...	...	...	...	...	...	...	...	...	...	...	10	- 10	54	- 62	...	67
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	68
...	...	...	...	...	...	...	...	...	...	...	...	1	...	...	...	...	69
...	...	...	...	...	...	...	...	...	...	...	...	...	- 5	...	- 5	...	70
...	...	...	...	...	...	...	...	...	...	...	...	1	- 2	...	- 2	...	71
...	...	...	...	...	...	...	...	...	...	...	3	5	- 2	...	- 2	...	72
...	...	...	...	...	...	...	...	...	...	...	...	5	- 2	...	- 2	...	73
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	74
...	...	...	...	...	...	...	...	...	...	...	...	5	- 46	...	- 46	...	75
...	...	...	...	...	...	...	...	...	...	...	...	3	...	...	...	...	76

## STATEMENT G.—DETAILS

## MANDALAY

## Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
77	1	...	1	2	...	...	...	...	...	...	...	27	25	...	...
78	1	...	1	1	...	...	...	...	...	...	...	62	60	...	...
79	1	...	1	1	...	...	...	...	...	...	...	24	22	...	...
80	1	...	1	...	...	...	...	...	...	...	...	44	39	...	...
81	1	...	2	...	...	...	...	...	...	...	...	56	51	...	...
82	1	1	2	...	...	...	...	...	...	...	...	16	14	...	...
83	1	2	1	...	...	...	...	...	...	...	...	69	72	...	...
84	1	1	2	2	...	...	...	...	...	...	...	30	30	...	...
85	1	...	1	1	...	...	...	...	...	...	...	148	138	...	...
86	1	...	1	...	...	...	...	...	...	...	...	104	99	...	...
87	1	...	...	...	...	...	...	...	...	...	...	10	10	...	...
88	1	...	1	1	...	...	...	...	...	...	...	13	13	...	...
89	1	...	2	...	...	...	...	...	...	...	...	29	24	...	...
90	2	...	...	...	...	...	...	...	...	...	...	74	42	...	...
91	1	2	1	2	...	...	...	...	...	...	...	104	97	...	...
92	1	1	...	...	...	...	...	...	...	...	...	160	200	70	77
93	1	...	1	1	...	...	...	...	...	...	...	17	15	...	...
94	2	...	...	...	...	...	...	...	...	...	...	50	45	...	...
95	1	...	1	1	...	...	...	...	...	...	...	122	115	...	...
96	1	...	2	3	...	...	...	...	...	...	...	22	20	...	...
97	1	...	1	...	...	...	...	...	...	...	...	12	10	...	...
98	2	...	3	...	...	...	...	...	...	...	...	31	29	...	...
99	1	...	1	1	...	...	...	...	...	...	...	102	95	4	7
100	1	...	1	...	...	...	...	...	...	...	...	30	25	...	...
101	1	...	...	3	...	...	...	...	...	...	...	33	28	25	25
102	1	...	2	...	...	...	...	...	...	...	...	52	47	...	...
103	1	1	...	...	...	...	...	...	...	...	...	11	9	...	...
104	1	...	1	...	...	...	...	...	...	...	...	14	12	...	...
105	1	...	...	2	...	...	...	...	...	...	...	40	35	...	...
106	1	...	1	2	...	...	...	...	...	...	...	16	14	...	...
107	1	1	1	1	...	...	...	...	...	...	...	16	14	...	...
108	1	...	1	...	...	...	...	...	...	...	...	104	97	...	...
109	1	...	1	3	...	...	...	...	...	...	...	14	12	...	...
110	1	1	1	5	...	...	...	...	...	...	...	20	18	...	...
111	1	...	2	1	...	...	...	...	...	...	...	21	19	...	...
112	1	...	1	3	...	...	...	...	...	...	...	13	11	...	...
113	1	...	1	3	...	...	...	...	...	...	...	12	10	...	...
114	1	...	1	1	...	...	...	...	...	...	...	33	28	...	...
Total (114)	119	19	111	115	...	...	...	...	...	...	...	5,177	4,926	1,718	2,538

OF STATEMENT A—contd.

DISTRICT—concl'd.

(all Burmese)—concl'd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assdts.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	20	3	- 2	...	- 2	...	77
...	...	...	...	...	...	...	...	...	...	...	...	3	- 2	...	- 2	...	78
...	...	...	...	...	...	...	...	...	...	...	...	2	- 2	...	- 2	...	79
...	...	...	...	...	...	...	...	...	...	...	3	3	- 5	...	- 5	...	80
...	...	...	...	...	...	...	...	...	...	10	10	10	- 5	...	- 5	...	81
...	...	...	...	...	...	...	...	...	...	...	...	1	- 2	...	- 2	...	82
12	...	...	12	12	...	...	12	...	...	...	...	1	3	...	3	...	83
...	...	...	...	...	...	...	...	...	...	...	...	4	...	...	...	...	84
...	12	6	18	...	12	6	18	...	...	...	2	3	- 10	...	- 10	...	85
10	20	10	40	10	20	10	40	...	...	...	...	3	- 5	...	- 5	...	86
...	...	...	...	...	...	...	...	...	...	...	5	...	...	...	...	...	87
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	88
...	...	...	...	...	...	...	...	...	...	...	...	2	- 5	...	- 5	...	89
...	...	...	...	...	...	...	...	...	...	...	...	...	- 32	...	- 32	...	90
...	...	...	...	...	...	...	...	...	...	...	...	3	- 7	...	- 7	...	91
...	...	...	...	...	...	...	...	...	...	20	...	...	40	7	33	...	92
10	10	...	20	10	10	...	20	...	...	...	1	4	- 2	...	- 2	...	93
5	10	...	15	5	10	...	15	...	...	...	...	4	- 5	...	- 5	...	94
...	...	...	...	...	...	...	...	...	...	...	...	4	- 7	...	- 7	...	95
7	7	...	14	7	7	...	14	...	...	4	...	5	- 2	...	- 2	...	96
...	...	...	...	...	...	...	...	...	...	...	...	2	- 2	...	- 2	...	97
...	...	...	...	...	...	...	...	...	...	...	...	3	- 2	...	- 2	...	98
...	...	...	...	...	...	...	...	...	...	4	...	3	- 7	3	- 10	...	99
...	...	...	...	...	...	...	...	...	...	...	...	1	- 5	...	- 5	...	100
...	...	...	...	...	...	...	...	...	...	25	1	1	- 5	...	- 5	...	101
...	...	...	...	...	...	...	...	...	...	...	...	4	- 5	...	- 5	...	102
...	...	...	...	...	...	...	...	...	...	...	...	1	- 2	...	- 2	...	103
...	...	...	...	...	...	...	...	...	...	...	...	4	- 2	...	- 2	...	104
...	...	...	...	...	...	...	...	...	...	...	1	3	- 5	...	- 5	...	105
...	...	...	...	...	...	...	...	...	...	...	...	3	- 2	...	- 2	...	106
...	...	...	...	...	...	...	...	...	...	...	1	4	- 2	...	- 2	...	107
...	...	...	...	...	...	...	...	...	...	...	...	3	- 7	...	- 7	...	108
...	8	...	8	...	8	...	8	...	...	...	1	2	- 2	...	- 2	...	109
...	...	...	...	...	...	...	...	...	...	...	...	3	- 2	...	- 2	...	110
...	...	...	...	...	...	...	...	...	...	...	...	...	- 2	...	- 2	...	111
...	...	...	...	...	...	...	...	...	...	...	...	...	- 2	...	- 2	...	112
...	...	...	...	...	...	...	...	...	...	...	...	1	- 2	...	- 2	...	113
...	...	...	...	...	...	...	...	...	...	...	...	3	- 5	...	- 5	...	114
69	67	58	194	69	67	58	194	...	...	107	92	268	- 251	820	- 1.071	...	

STATEMENT G.—DETAILS  
PYAPON  
Landlords

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	1	...	1	3	7	...	...	...	...	100	2 8	3,366	3,271	600	750
2	1	...	1	3	17	...	...	100	2 8	100	2 8	4,249	4,027	1,200	1,200
3	...	...	2	...	12	...	...	...	...	...	...	2,240	2,190	350	450
4	...	...	4	3	149	...	...	1,800	2 0	...	...	55,426	55,807	...	2,750
5	...	...	1	...	27	...	...	600	2 0	...	...	6,975	7,775	...	1,888
6	1	...	2	3	146	...	...	2,000	2 0	200	2 8	43,474	44,329	6,000	4,000
7	...	1	1	...	91	...	...	250	2 8	...	...	24,207	18,807	...	...
8	2	1	1	3	104	...	...	1,900	2 0	1,100	2 0	22,335	22,655	9,000	9,000
9	...	...	1	...	5	...	...	20	2 8	...	...	2,671	2,641	525	525
10	1	...	2	1	33	...	...	...	...	...	...	7,315	7,265	5,000	5,250
11	...	...	2	...	45	...	...	200	1 8	...	...	9,005	9,105	...	...
12	1	...	2	1	22	...	...	...	...	...	...	5,330	5,280	...	...
13	1	...	2	1	35	...	...	...	...	...	...	4,839	4,619	...	...
14	...	...	1	...	102	...	...	800	3 0	...	...	17,841	17,481	1,500	2,200
15	1	...	2	5	20	...	...	...	...	150	Nil	4,485	4,625	1,300	1,700
16	...	...	2	2	64	...	...	...	...	...	...	7,386	7,366	...	...
17	1	1	1	...	45	...	...	...	...	...	...	10,312	10,067	5,000	5,400
18	1	...	3	1	59	...	...	900	2 8	309	2 8	14,957	15,362	...	...
Total (18)	11	3	31	26	983	...	...	8,570	2 0 or 2 8	1,950	2 8	2,46,473	2,42,672	30,475	35,113

*Owners*

1	1	1	1	5	24	1,100	1,100	50	₹ 4	200	₹ 4	10,488	10,478	6,000	6,000
2	1	1	3	3	16	375	450	...	...	...	...	1,935	1,928	1,000	1,500
3	1	1	2	3	5	125	150	...	...	...	...	1,330	1,220	...	40
4	1	...	2	2	10	400	450	...	...	...	...	3,075	3,020	...	115
5	1	...	2	6	20	310	360	60	₹ 3	...	...	4,352	3,942	1,000	1,600
Total (5)	5	3	10	19	75	2,310	2,510	110	₹ 3 or ₹ 4	200	₹ 4	21,180	20,588	8,000	9,255

## OF STATEMENT A—contd.

## DISTRICT.

(all Burmese).

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	30	...	7	- 95	150	- 245	46	1
...	...	...	...	...	...	...	...	...	...	150	...	8	- 222	...	- 222	120	2
150	...	...	150	150	150	...	300	...	...	15	...	6	- 50	100	- 150	71	3
1,500	...	...	1,500	1,500	2,500	1,500	5,500	...	...	...	...	60	381	2,750	- 2,369	859	4
500	...	...	500	500	500	300	1,300	...	...	...	...	90	800	1,888	- 1,088	170	5
...	...	...	...	...	...	...	...	...	...	...	130	9	855	- 2,000	2,855	767	6
...	600	...	600	...	600	...	600	...	...	...	7,000	30	- 5,400	...	- 5,400	438	7
600	1,200	1,200	3,000	600	1,200	1,200	3,000	...	...	...	...	21	320	...	320	411	8
...	...	...	...	...	...	...	...	...	...	...	...	7	- 30	...	- 30	23	9
...	...	...	...	...	...	...	...	...	...	...	4	6	- 50	250	- 300	194	10
150	150	...	300	150	150	...	300	...	...	...	5	11	40	...	40	220	11
...	...	...	...	...	...	...	...	...	...	...	200	15	- 50	...	- 50	140	12
...	...	...	...	...	...	...	...	...	...	...	200	15	- 220	...	- 220	133	13
600	800	100	1,500	400	700	100	1,200	400	...	...	1,000	25	- 360	700	- 1,060	470	14
...	...	...	...	...	200	...	200	...	...	80	...	16	140	400	- 260	89	15
...	...	...	...	...	...	...	...	...	...	...	...	15	14	- 20	- 20	216	16
...	40	...	40	100	200	100	400	...	...	...	400	30	- 245	400	- 645	300	17
...	...	800	800	...	...	800	800	...	...	...	1,000	30	405	...	405	278	18
3,500	2,790	2,100	8,390	3,400	6,200	4,000	13,600	400	...	275	9,954	400	- 3,801	4,638	- 8,439	4,945	

(all Burmese).

...	550	150	700	...	350	150	500	...	...	...	70	15	- 10	...	- 10	150	1
100	200	100	400	50	50	50	150	75	3	...	...	2	- 7	500	- 507	71	2
...	...	...	...	100	...	...	100	50	yrs. 3	...	...	5	- 110	40	- 150	24	3
100	200	...	300	100	200	100	400	...	yrs. ...	...	...	15	- 55	115	- 170	53	4
...	...	...	...	150	200	100	450	50	2 yrs.	...	...	8	- 410	600	- 1,010	96	5
200	950	250	1,400	400	800	400	1,600	175	3 yrs.	...	70	45	592	1,255	- 1,847	394	

## STATEMENT G.—DETAILS

PYAPON

Tenants

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1920.				Assets		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1921.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	2	1	1	5	20	325	575	...	...	...	...	180	78	...	...
2	1	1	2	1	10	343	343	...	...	...	...	138	134	25	90
3	3	1	3	...	14	500	700	...	...	...	...	287	277	...	145
4	1	...	1	1	14	470	670	...	...	...	...	492	166	...	...
5	2	...	2	1	9	350	350	...	...	...	...	165	160	...	...
6	1	1	2	2	8	350	350	...	...	...	...	138	131	...	150
7	2	1	...	3	28	700	1,120	...	...	...	...	290	115	...	445
8	1	...	...	2	15	540	640	...	...	...	...	604	594	300	400
9	1	...	1	3	30	1,000	1,100	...	...	...	...	505	505	1,600	1,979
10	3	...	1	1	14	310	510	...	...	...	...	28	23	...	100
11	1	...	1	1	16	675	775	...	...	...	...	352	113	...	...
12	1	1	1	2	61	2,010	2,410	...	...	...	...	1,341	1,246	2,000	3,100
13	1	1	1	2	17	700	700	...	...	...	...	692	662	200	200
14	2	...	2	2	70	2,640	2,640	200	3-0	...	...	1,001	814	500	200
15	1	2	1	2	76	2,505	3,005	100	3-0	...	...	1,202	1,087	4,000	4,950
16	1	...	1	3	38	1,500	1,700	80	Q 4	...	...	1,195	1,203	900	1,214
17	2	...	1	...	20	600	850	...	...	...	...	454	532	260	525
18	2	...	2	...	20	350	500	...	...	...	...	86	372	...	548
19	1	...	2	4	17	640	815	...	...	...	...	730	708	2,200	2,200
20	1	...	2	5	28	1,105	1,205	...	...	...	...	1,713	1,679	1,300	1,500
21	1	1	1	1	24	905	905	50	2-8	...	...	566	544	300	500
22	1	...	1	2	20	400	600	...	...	...	...	310	257	300	700
23	2	...	1	6	5	113	193	...	...	...	...	177	168	...	...
24	1	1	2	3	8	320	370	...	...	...	...	181	169	...	52
25	1	2	2	...	4	120	170	...	...	...	...	40	38	...	10
26	2	...	2	4	6	275	275	...	...	...	...	172	56	500	300
27	2	...	2	2	6	210	290	...	...	...	...	73	68	...	...
28	1	1	1	2	19	800	900	...	...	...	...	348	341	...	100
29	1	...	1	4	17	600	550	...	...	...	...	107	102	30	30
30	1	...	1	3	6	155	255	...	...	...	...	27	23	...	148
31	1	...	1	3	3	90	100	...	...	...	...	89	89	20	20
32	1	3	1	1	6	130	230	...	...	...	...	77	77	...	100
33	2	2	3	3	20	795	795	...	...	...	...	669	799	...	300
34	1	...	1	1	36	1,370	1,450	...	...	...	...	827	812	...	150
35	1	1	...	...	14	635	635	...	...	...	...	512	457	...	...
36	3	...	3	1	60	1,960	1,960	...	...	...	...	825	720	2,000	3,000
37	1	1	...	1	10	400	400	...	...	...	...	137	155	50	50
Total (37)	53	21	50	77	789	26,891	31,036	430	3-0	...	...	16,730	15,474	16,485	23,206

## OF STATEMENT A—contd.

## DISTRICT—contd.

(all Burmese).

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
150	300	50	500	150	300	50	500	...	...	...	...	2	-102	...	-102	...	1
...	100	20	120	50	50	50	150	...	...	...	...	4	-4	65	-69	...	2
65	35	...	100	50	150	50	250	...	...	...	...	4	-10	145	-155	...	3
...	...	...	...	...	...	...	...	...	...	20	...	1	-326	...	-326	...	4
100	...	...	100	100	...	...	100	...	...	...	...	6	-5	...	-5	...	5
...	...	...	...	...	150	...	150	...	...	60	...	6	-7	150	-157	...	6
...	...	45	45	...	250	150	40	...	...	...	...	8	-175	445	-620	...	7
100	100	...	200	100	100	100	300	100	Almost yearly.	...	...	10	-10	100	-110	...	8
...	...	...	...	50	200	100	350	200	3 yrs.	...	...	5	...	379	-379	...	9
50	...	50	100	50	100	50	200	...	...	...	...	...	...	5	100	-105	10
60	100	90	250	60	100	90	250	60	5 yrs.	...	...	10	-239	...	-239	...	11
...	...	...	...	300	600	300	1,200	300	3 yrs.	...	...	6	-95	1,100	-1,195	...	12
50	100	100	250	50	100	100	250	70	5 yrs.	...	...	8	-30	...	-30	...	13
200	400	200	800	200	300	200	700	150	3 yrs.	...	...	8	-187	300	-113	...	14
...	...	200	200	200	600	200	1,000	300	2 yrs.	200	...	7	-115	950	-1,065	...	15
...	200	200	400	200	300	200	700	100	2 yrs.	100	...	10	8	314	-306	...	16
...	100	...	100	100	100	100	300	75	2 yrs.	10	...	6	78	265	-187	...	17
...	150	...	150	100	100	100	300	...	...	...	...	4	286	548	-262	...	18
50	150	50	250	50	100	50	200	...	...	...	20	9	-22	...	-22	...	19
70	150	80	300	70	150	80	300	80	3 yrs.	30	10	11	-34	200	-234	...	20
...	100	150	250	100	200	100	400	50	3 yrs.	...	2	10	-22	200	-222	...	21
...	...	...	...	50	100	50	200	100	3 yrs.	20	...	4	-53	400	-453	...	22
...	...	...	...	...	...	...	...	...	...	5	...	2	-9	...	-9	...	23
...	60	...	60	40	60	...	100	50	3 yrs.	...	2	3	-12	52	-64	...	24
20	40	10	70	20	40	20	80	...	...	...	...	3	-2	10	-12	...	25
...	...	...	...	...	...	...	...	...	...	...	130	4	-116	-200	84	...	26
30	40	30	100	30	40	30	100	...	...	...	...	5	-5	...	-5	...	27
100	200	...	300	100	200	100	400	100	3 yrs.	...	...	5	-7	100	-107	...	28
200	200	150	550	200	200	50	450	...	3 yrs.	...	10	15	-5	...	-5	...	29
...	...	...	...	...	100	25	125	...	...	...	1	1	-4	148	-152	...	30
40	...	40	40	40	...	...	40	...	...	8	1	2	...	...	...	...	31
...	...	...	...	30	70	...	100	...	...	15	1	2	...	100	-100	...	32
100	100	...	200	100	300	100	500	...	...	...	5	15	130	300	-170	...	33
200	200	200	600	200	300	200	700	100	2 yrs.	...	...	11	-15	150	-165	...	34
100	...	...	100	100	...	...	100	...	...	...	25	20	-55	...	-55	...	35
...	600	...	600	400	600	400	1,400	100	3 yrs.	25	...	25	-105	1,000	-1,105	...	36
100	...	...	100	100	...	...	100	50	3 yrs.	...	...	2	18	...	18	...	37
1,785	3,425	1,625	6,835	3,390	5,960	3,045	12,395	2,055	3 yrs.	493	207	253	-1,256	6,721	-7,977	...	

## STATEMENT G.—DETAILS

PYAPÔN

Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	2	...	1	4	...	...	...	...	...	...	...	72	91	100	100
2	2	...	1	2	...	...	...	...	...	...	...	64	63	...	...
3	2	2	1	5	...	...	...	...	...	...	...	156	151	...	...
4	1	...	1	...	...	...	...	...	...	...	...	27	25	29	41
5	1	...	1	3	...	...	...	...	...	...	...	18	16	56	56
6	1	...	1	1	...	...	...	...	...	...	...	81	76	60	60
7	1	...	1	3	...	...	...	...	...	...	...	153	148	...	...
8	1	1	1	1	...	...	...	...	...	...	...	55	53	...	...
9	1	...	1	...	...	...	...	...	...	...	...	42	42	...	...
10	1	...	1	1	...	...	...	...	...	...	...	29	29	...	8
11	1	...	1	3	...	...	...	...	...	...	...	35	33	...	...
12	1	...	...	2	...	...	...	...	...	...	...	65	60	...	...
13	1	...	1	2	...	...	...	...	...	...	...	38	33	20	20
14	1	...	1	2	...	...	...	...	...	...	...	38	33	...	10
15	1	2	2	2	...	...	...	...	...	...	...	36	36	...	65
16	1	1	1	5	...	...	...	...	...	...	...	41	40	...	...
17	1	...	1	3	...	...	...	...	...	...	...	131	126	50	50
18	1	...	1	2	...	...	...	...	...	...	...	55	53	...	...
19	1	...	1	3	...	...	...	...	...	...	...	18	17	...	...
20	2	...	...	3	...	...	...	...	...	...	...	30	28	...	...
21	1	2	1	...	...	...	...	...	...	...	...	28	26	300	300
22	2	...	2	...	...	...	...	...	...	...	...	23	22	...	...
23	1	1	2	...	...	...	...	...	...	...	...	15	14	...	...
24	1	...	1	3	...	...	...	...	...	...	...	23	21	...	15
25	2	...	1	2	...	...	...	...	...	...	...	18	17	...	...
26	1	...	...	...	...	...	...	...	...	...	...	61	61	...	...
27	1	1	1	5	...	...	...	...	...	...	...	47	43	...	20
28	1	...	1	4	...	...	...	...	...	...	...	22	18	...	10
29	1	...	1	1	...	...	...	...	...	...	...	18	18	...	5
30	1	...	1	1	...	...	...	...	...	...	...	10	10	...	...
31	1	...	1	...	...	...	...	...	...	...	...	350	325	...	...
32	1	...	1	2	...	...	...	...	...	...	...	33	31	...	...
33	1	1	1	2	...	...	...	...	...	...	...	23	21	...	...
34	1	1	...	2	...	...	...	...	...	...	...	23	21	25	55
35	1	1	1	...	...	...	...	...	...	...	...	28	26	...	...
36	1	...	1	2	...	...	...	...	...	...	...	17	15	...	...
37	1	1	2	...	...	...	...	...	...	...	...	274	267	...	...
38	1	...	1	1	...	...	...	...	...	...	...	54	48	...	30
39	1	1	1	1	...	...	...	...	...	...	...	37	36	...	...
40	1	...	1	3	...	...	...	...	...	...	...	31	30	...	...
41	1	...	1	1	...	...	...	...	...	...	...	69	64	...	...

## OF STATEMENT A—contd.

## DISTRICT—contd.

(all Bur mese).

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	...	...	5	19	...	19	1
20	20	40	80	20	20	40	80	...	...	...	...	5	-	1	...	1	2
...	50	50	100	...	50	50	100	...	...	...	...	4	-	5	...	5	3
...	...	...	...	...	...	...	...	...	...	...	...	2	-	2	12	14	4
...	40	40	80	...	40	40	80	...	...	5	...	8	-	2	...	2	5
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
20	30	40	90	20	30	40	90	...	...	...	...	4	-	5	...	5	6
100	...	...	100	100	...	...	100	...	...	...	...	3	-	5	...	5	7
25	50	25	100	25	50	25	100	...	...	...	...	5	-	2	...	2	8
...	40	10	50	...	40	10	50	...	...	...	...	2	-	...	...	...	9
...	...	...	...	...	...	...	...	...	...	8	...	3	...	...	8	...	10
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
40	60	25	125	40	60	25	125	...	...	...	...	2	-	2	...	2	11
50	50	50	150	50	50	50	150	...	...	...	...	4	-	5	...	5	12
...	...	25	25	...	...	25	25	...	...	...	...	3	-	5	...	5	13
...	...	...	...	...	...	...	...	...	...	...	5	3	-	5	10	15	14
...	...	25	25	...	...	25	25	...	...	...	...	3	...	65	65	...	15
...	...	...	...	...	...	...	...	...	...	...	...	2	-	1	...	1	16
20	30	...	50	20	30	...	50	...	...	...	...	3	-	5	...	5	17
30	40	30	100	30	40	30	100	...	...	...	...	4	-	2	...	2	18
...	24	...	24	...	24	...	24	...	...	...	...	1	-	1	...	1	19
40	30	30	100	40	30	30	100	...	...	...	...	3	-	2	...	2	20
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
10	20	20	50	10	20	20	50	...	...	...	...	...	2	-	2	...	21
10	20	...	30	10	20	...	30	...	...	...	...	2	-	1	...	1	22
...	20	...	20	...	20	...	20	...	...	...	...	2	-	1	...	1	23
30	30	...	60	30	30	...	60	...	...	...	...	1	-	2	15	17	24
...	16	...	16	...	16	...	16	...	...	...	...	1	-	1	...	1	25
...	...	...	...	...	...	...	...	...	...	...	...	4	...	...	...	...	26
40	40	...	80	40	40	...	80	...	...	...	...	5	-	4	20	24	27
...	...	...	...	...	...	...	...	...	...	...	...	3	-	4	10	14	28
...	...	...	...	...	...	...	...	...	...	...	...	...	...	5	...	5	29
...	...	10	10	...	...	10	10	...	...	...	...	...	...	...	...	...	30
25	...	75	100	25	...	75	100	...	...	...	5	8	-	25	...	25	31
15	15	20	50	15	15	20	50	...	...	...	...	1	-	2	...	2	32
...	...	...	...	...	...	...	...	...	...	...	...	3	-	2	...	2	33
30	...	20	50	30	...	20	50	...	...	...	...	...	-	2	30	32	34
...	40	...	40	...	40	...	40	...	...	...	...	6	-	2	...	2	35
20	20	10	50	20	20	10	50	...	...	...	...	...	-	2	...	2	36
...	...	...	...	...	...	...	...	...	...	...	...	10	-	7	...	7	37
...	...	...	...	...	...	...	...	...	...	1	...	4	-	6	30	30	38
...	...	...	...	...	...	...	...	...	...	...	...	5	-	1	...	1	39
...	...	...	...	...	...	...	...	...	...	1	...	2	-	1	...	1	40
...	...	...	...	...	...	...	...	...	...	1	...	1	-	5	...	5	41

## STATEMENT G.—DETAILS

PYAPÔN

Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
42	1	...	1	1	...	...	...	...	...	...	...	103	98	...	...
43	1	1	1	4	...	...	...	...	...	...	...	24	23	...	...
44	1	...	1	2	...	...	...	...	...	...	...	23	22	...	...
45	1	...	1	3	...	...	...	...	...	...	...	71	69	...	20
46	1	...	1	4	...	...	...	...	...	...	...	14	13	...	13
47	1	...	1	3	...	...	...	...	...	...	...	25	24	...	...
48	1	...	1	1	...	...	...	...	...	...	...	22	21	...	...
49	1	...	1	3	...	...	...	...	...	...	...	33	33	...	...
50	...	1	1	...	...	...	...	...	...	...	...	44	42	...	...
51	1	...	1	1	...	...	...	...	...	...	...	46	44	...	...
52	2	...	2	6	...	...	...	...	...	...	...	18	17	...	20
53	2	...	1	...	...	...	...	...	...	...	...	29	27	...	...
54	...	...	1	3	...	...	...	...	...	...	...	19	18	...	...
55	1	...	1	1	...	...	...	...	...	...	...	19	18	...	...
56	1	...	1	1	...	...	...	...	...	...	...	20	19	...	...
57	1	...	1	1	...	...	...	...	...	...	...	53	50	...	...
58	...	2	1	2	...	...	...	...	...	...	...	104	98	71	101
59	1	1	...	1	...	...	...	...	...	...	...	20	19	...	...
60	1	...	1	2	...	...	...	...	...	...	...	156	152	...	72
61	...	...	1	3	...	...	...	...	...	...	...	16	17	...	...
62	...	...	2	5	...	...	...	...	...	...	...	93	86	...	...
63	1	...	1	3	...	...	...	...	...	...	...	38	36	...	...
64	2	...	1	3	...	...	...	...	...	...	...	27	25	...	...
65	1	...	1	...	...	...	...	...	...	...	...	201	181	...	...
66	1	...	1	3	...	...	...	...	...	...	...	57	55	...	...
67	1	...	1	4	...	...	...	...	...	...	...	65	60	...	...
68	1	...	1	3	...	...	...	...	...	...	...	67	65	...	...
69	1	...	2	3	...	...	...	...	...	...	...	148	143	...	...
70	1	...	1	3	...	...	...	...	...	...	...	327	307	...	...
71	...	1	1	2	...	...	...	...	...	...	...	128	118	...	...
72	1	...	1	3	...	...	...	...	...	...	...	25	24	70	70
73	1	...	2	2	...	...	...	...	...	...	...	159	150	...	...
74	1	...	1	1	...	...	...	...	...	...	...	74	64	20	20
75	1	1	2	2	...	...	...	...	...	...	...	87	82	...	...
76	1	...	1	2	...	...	...	...	...	...	...	20	19	...	28
77	1	...	2	...	...	...	...	...	...	...	...	41	65	...	...
78	1	...	1	2	...	...	...	...	...	...	...	42	82	...	12
79	1	...	1	1	...	...	...	...	...	...	...	55	50	...	...
80	1	...	1	5	...	...	...	...	...	...	...	55	49	...	...
81	1	...	1	1	...	...	...	...	...	...	...	38	36	...	...
82	1	...	1	1	...	...	...	...	...	...	...	19	17	15	25

OF STATEMENT A—contd.

DISTRICT—contd.

(all Burmese)—contd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	...	7	- 5	...	- 5	...	42
10	20	...	30	10	20	...	30	...	...	...	1	1	- 1	...	- 1	...	43
8	...	...	8	8	...	...	8	...	...	...	1	...	- 1	...	- 1	...	44
...	...	...	...	...	...	...	...	...	...	...	...	...	- 2	20	- 22	...	45
...	...	...	...	...	...	...	...	...	...	...	...	...	- 1	13	- 14	...	46
...	...	...	...	...	...	...	...	...	...	...	1	1	- 1	...	- 1	...	47
...	20	...	20	...	20	...	20	...	...	...	...	2	- 1	...	- 1	...	48
...	...	...	...	...	...	...	...	...	...	...	...	7	...	...	...	...	49
20	30	20	70	20	30	20	70	...	...	...	...	4	- 2	...	- 2	...	50
20	30	20	70	20	30	20	70	...	...	...	5	1	- 2	...	- 2	...	51
...	...	...	...	...	...	...	...	...	...	...	...	1	- 1	20	- 21	...	52
...	20	...	20	...	20	...	20	...	...	...	...	9	- 2	...	- 2	...	53
...	...	...	...	...	...	...	...	...	...	...	...	...	- 1	...	- 1	...	54
...	...	...	...	...	...	...	...	...	...	3	...	3	- 1	...	- 1	...	55
20	20	20	60	20	20	20	60	...	...	...	...	6	- 1	...	- 1	...	56
...	...	...	...	...	...	...	...	...	...	...	...	4	- 3	...	- 3	...	57
20	20	20	60	20	20	20	60	...	...	20	30	6	- 6	30	- 36	...	58
...	...	...	...	...	...	...	...	...	...	...	...	1	- 1	...	- 1	...	59
...	60	...	60	...	60	...	60	...	...	...	...	...	- 4	72	- 76	...	60
...	...	...	...	...	...	...	...	...	...	1	...	3	1	...	1	...	61
...	...	...	...	...	...	...	...	...	...	...	...	...	- 7	...	- 7	...	62
...	...	...	...	...	...	...	...	...	...	...	...	2	- 2	...	- 2	...	63
50	50	50	150	50	50	50	150	...	...	...	...	2	- 2	...	- 2	...	64
...	...	...	...	...	...	...	...	...	...	...	...	3	- 20	...	- 20	...	65
20	20	20	60	20	20	20	60	...	...	...	...	2	- 2	...	- 2	...	66
...	...	...	...	...	...	...	...	...	...	...	...	2	- 5	...	- 5	...	67
30	40	30	100	30	40	30	100	...	...	...	1	2	- 2	...	- 2	...	68
...	30	...	30	...	30	...	30	...	...	...	...	2	- 5	...	- 5	...	69
...	...	...	...	...	...	...	...	...	...	...	...	5	- 20	...	- 20	...	70
10	10	10	30	10	10	10	30	...	...	...	...	4	- 10	...	- 10	...	71
...	20	...	20	...	20	...	20	...	...	...	...	8	- 1	...	- 1	...	72
20	20	20	60	20	20	20	60	...	...	...	...	6	- 9	...	- 9	...	73
...	...	...	...	...	...	...	...	...	...	...	1	2	- 10	...	- 10	...	74
20	20	20	60	20	20	20	60	...	...	...	...	2	- 5	...	- 5	...	75
...	30	...	30	...	30	...	30	...	...	...	...	1	- 1	28	- 29	...	76
...	...	...	...	...	...	...	...	...	...	40	...	3	24	...	24	...	77
...	10	...	10	...	10	...	10	...	...	...	10	3	40	12	28	...	78
...	...	...	...	...	...	...	...	...	...	1	...	4	- 5	...	- 5	...	79
...	...	...	...	...	...	...	...	...	...	...	...	4	- 6	...	- 6	...	80
...	...	...	...	...	...	...	...	...	...	2	...	4	- 2	...	- 2	...	81
30	40	...	70	30	40	...	...	...	...	5	...	2	- 2	10	- 12	...	82

## STATEMENT G.—DETAILS

PYAPÔN

Labourers

Serial Number.	Family.				Acres owned or rented.	Produce.		Loans to others, 1290.				Assets.		Liabilities.	
	M.	Y.	Ad.	C.		1290.	Ordinary.	To T. or Lab.		To Others.		N.Y.D. 1290.	N.Y.D. 1291.	N.Y.D. 1290.	N.Y.D. 1291.
								Rs.	Rate.	Rs.	Rate.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
83	1	...	1	3	...	...	...	...	...	...	...	60	55	...	...
84	1	...	...	3	...	...	...	...	...	...	...	55	50	...	...
85	...	1	2	...	...	...	...	...	...	...	...	60	55	...	...
86	1	...	1	...	...	...	...	...	...	...	...	95	90	...	...
87	1	...	1	1	...	...	...	...	...	...	...	28	53	...	30
88	1	...	1	1	...	...	...	...	...	...	...	12	12	...	40
89	1	...	1	2	...	...	...	...	...	...	...	18	16	...	20
90	1	1	1	6	...	...	...	...	...	...	...	80	75	...	35
91	2	2	1	1	...	...	...	...	...	...	...	285	300	...	...
92	1	...	1	5	...	...	...	...	...	...	...	186	176	...	5
93	1	...	2	3	...	...	...	...	...	...	...	252	232	...	200
94	1	...	2	2	...	...	...	...	...	...	...	82	77	...	...
95	1	...	2	...	...	...	...	...	...	...	...	34	27	...	...
96	1	...	1	...	...	...	...	...	...	...	...	184	169	...	40
97	1	...	1	1	...	...	...	...	...	...	...	16	14	...	...
98	1	...	1	2	...	...	...	...	...	...	...	13	9	...	...
99	1	...	1	2	...	...	...	...	...	...	...	42	37	...	...
100	1	1	1	3	...	...	...	...	...	...	...	153	143	...	...
101	1	2	1	...	...	...	...	...	...	...	...	44	39	...	...
102	1	...	1	2	...	...	...	...	...	...	...	227	217	...	...
103	1	...	1	...	...	...	...	...	...	...	...	451	431	...	...
104	1	...	2	...	...	...	...	...	...	...	...	76	72	...	...
105	1	1	1	3	...	...	...	...	...	...	...	34	32	...	...
106	1	...	1	1	...	...	...	...	...	...	...	47	42	...	...
107	1	1	1	...	...	...	...	...	...	...	...	34	32	...	...
108	1	...	1	4	...	...	...	...	...	...	...	169	159	150	150
109	1	...	2	2	...	...	...	...	...	...	...	41	39	...	...
110	1	...	1	3	...	...	...	...	...	...	...	87	77	260	338
111	1	1	...	3	...	...	...	...	...	...	...	280	270	...	...
112	1	2	1	...	...	...	...	...	...	...	...	40	40	...	...
113	1	1	...	1	...	...	...	...	...	...	...	158	153	...	200
114	1	1	...	3	...	...	...	...	...	...	...	49	44	...	...
115	1	...	1	2	...	...	...	...	...	...	...	85	75	...	...
116	1	...	...	4	...	...	...	...	...	...	...	75	50	...	...
117	1	2	1	...	...	...	...	...	...	...	...	92	82	...	...
118	1	2	2	3	...	...	...	...	...	...	...	92	85	...	...
119	1	...	1	2	...	...	...	...	...	...	...	109	104	...	100
120	1	...	1	2	...	...	...	...	...	...	...	435	395	...	...
121	2	...	3	1	...	...	...	...	...	...	...	312	290	...	...
122	1	...	1	2	...	...	...	...	...	...	...	182	167	150	195
123	1	...	2	2	...	...	...	...	...	...	...	21	19	...	...
Total (123)	128	40	134	243	...	...	...	...	...	...	...	9,800	9,329	1,376	2,579

OF STATEMENT A—concl'd.

DISTRICT—concl'd.

(all Burmese)—concl'd.

Crop loans, 1290.				Ordinary Crop loans.				Abnormal years.		Credit purchases.	Charities.		Increase of Assets.	Increase of Liabilities.	Net Saving.	Land Revenue.	Serial Number.
p	q	r	Total.	p	q	r	Total.	Extra loans required.	Period.		A	B					
(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)	(32)	(33)	(1)
...	...	...	...	...	...	...	...	...	...	...	...	3	-	5	-	5	83
15	25	10	50	15	25	10	50	...	...	...	...	6	-	5	-	5	84
10	10	10	30	10	10	10	30	...	...	...	...	4	-	5	-	5	85
10	20	10	40	10	20	10	40	...	...	...	...	10	-	5	-	5	86
30	40	30	100	30	40	30	100	...	...	...	...	4	25	30	-	5	87
40	...	20	60	40	...	20	60	...	...	...	...	1	...	40	-	40	88
25	...	...	25	25	...	...	25	...	...	10	...	3	-	2	20	-	89
...	...	30	30	...	...	30	30	...	...	...	...	1	2	5	35	-	90
...	...	...	...	...	...	...	...	...	...	...	...	8	15	...	...	15	91
10	10	...	20	10	10	...	20	...	...	...	...	5	3	10	5	-	92
...	...	...	...	...	...	...	...	...	...	...	...	1	4	20	200	-	93
...	...	...	...	...	...	...	...	...	...	...	...	3	-	5	...	5	94
...	...	...	...	...	...	...	...	...	...	...	10	...	-	7	...	7	95
...	...	...	...	...	...	...	...	...	...	...	1	1	-	15	40	-	96
...	25	...	25	...	25	...	25	...	...	15	...	...	-	2	...	2	97
...	...	...	...	...	...	...	...	...	...	...	...	5	...	4	...	4	98
...	...	...	...	...	...	...	...	...	...	...	...	5	...	5	...	5	99
...	...	...	...	...	...	...	...	...	...	...	...	4	1	10	...	10	100
30	30	...	60	30	30	...	60	...	...	...	2	...	-	5	...	5	101
...	...	...	...	...	...	...	...	...	...	...	7	5	-	10	...	10	102
30	...	...	30	30	...	...	30	...	...	...	...	4	-	20	...	20	103
...	30	...	30	...	...	30	30	...	...	10	...	1	-	4	...	4	104
10	...	...	10	10	...	...	10	...	...	5	...	1	-	2	...	2	105
...	10	...	10	...	10	...	10	...	...	...	1	4	-	5	...	5	106
...	...	...	...	...	...	...	...	...	...	...	1	2	-	2	...	2	107
...	...	...	...	...	...	...	...	...	...	...	...	3	-	10	...	10	108
10	10	5	25	10	10	5	25	...	...	...	...	3	-	2	...	2	109
...	...	...	...	...	...	...	...	...	...	...	...	2	-	10	...	10	110
50	...	...	50	50	...	...	50	...	...	...	50	13	-	10	...	10	111
...	...	...	...	...	...	...	...	...	...	...	...	6	...	...	...	...	112
...	...	...	...	...	...	...	...	...	...	...	...	4	-	5	200	-	113
...	...	...	...	...	...	...	...	...	...	5	1	4	-	5	...	5	114
...	...	...	...	...	...	...	...	...	...	...	...	1	-	10	...	10	115
...	...	...	...	...	...	...	...	...	...	...	2	3	-	25	...	25	116
...	...	...	...	...	...	...	...	...	...	10	...	7	-	10	...	10	117
...	...	...	...	...	...	...	...	...	...	...	5	5	-	7	...	7	118
25	25	...	50	25	25	...	50	...	...	...	100	3	-	5	100	-	119
...	...	...	...	...	...	...	...	...	...	...	...	6	-	40	...	40	120
...	...	...	...	...	...	...	...	...	...	...	10	11	-	22	...	22	121
...	...	...	...	...	...	...	...	...	...	...	10	4	-	15	45	-	122
...	...	...	...	...	...	...	...	...	...	...	...	3	-	2	...	2	123
1,098	1,400	920	3,418	1,098	1,400	920	3,418	...	...	144	280	394	-	479	1,203	-	1,682

## SURVEY II.

### RURAL ENQUIRIES IN PYAPÔN DISTRICT.

#### 1. Introduction.

1. *Nature, time, agency and field.*—This survey was made largely with a view to furnish experience to help in drafting the lines of the main surveys described in Appendix I. It was made in October and November 1929 by the two investigators employed for those main surveys and by U Ba Kun who had been educated in Burma and was kindly allowed by the Burma Agricultural Society (in whose service he is employed) to undertake this work. The work was directed by Mr. Dawson, the managing director of Dawsons Bank, Ltd., and a member of the Committee. Nine villages in six village-tracts near Pyapôn were selected as typical of the Irrawaddy delta; they were—

Tha-meín-taw.	Tha-leik-kyí.	Kanaúng-Shan-kwin.
Kyon-tá.	Kan-gyí.	Lin-daing.
Shan-kwin-gyi.	Kyon-kyaik.	

Thameintaw is a large village with a population of about 3,000; Thaleikkyi, Kanaung-Shan Kwin and Lindaing range from 300 to 150; the others have 600 to 800 inhabitants each. They all depend almost entirely on paddy cultivation, with *dhani* groves as a subsidiary of much less importance. Small shops and miscellaneous stores average about one to every 80 inhabitants of the village. The villages together form a fair sample of the wealthier parts of the delta.

2. *Scope.*—Information was sought by enquiry among the villagers under the following heads :—

- (a) Agriculture, including marketing ;
- (b) Industries, including those on a small scale, such as weaving, and those on a large scale, such as rice milling ;
- (c) Trade, wholesale and retail ;
- (d) Pawnbroking ;
- (e) Saving and investment.

As the work was experimental the methods were not uniform ; consequently the nature of the information collected varied from village to village. Some general notes based on the investigators' reports are given in the next section of this Appendix, and extracts from the reports on separate villages follow. A summary of some of the statistics collected is given at the end of the general notes.

3. *Responsibility for the Reports.*—This appendix must be taken as giving the reports of the investigators working under general supervision, but without responsibility of the Committee for details ; if there is in it any matter which seems wrong to persons acquainted with the delta, the explanation may be, however, that it is a local peculiarity.

## 2. General Notes from Investigator' Reports.

4. *Value of agricultural land.*—The ordinary value of paddy land of the best quality is from Rs. 180 to Rs. 250 per acre, with rather higher values in some situations ; there has perhaps been a slight tendency to fall in the last three years. The best is land which is high enough to be free from water-logging without being high enough to lack water during the growing season if the rain-fall diminishes for a day or two. Second quality land, a little lower but not liable to flooding or scouring is generally worth Rs. 150 to Rs. 180 per acre. *Dhani* belts average about Rs. 250 per acre, but may be Rs. 400 or more ; this price depends of course upon the number and quality of the palms which may be affected by various things besides the salinity of the water and the steepness of the river bank.

5. *Occupation of land.*—In the region of the enquiries the numbers of landlords who own but do not cultivate, and of cultivating owners are about equal ; the number of tenants is about one and a half times either of those numbers.

6. *Cost of cultivation.*—An attempt to estimate the cost of paddy cultivation in a typical locality is given below in U Ba Than's account of Kangyi village. This subject is better studied in the settlement Reports of Pyapôn and the neighbouring districts.

7. *Marketing of paddy.*—Paddy is sold by measure, usually from the threshing floor. There is no form of co-operative marketing. Paddy is sometimes sold direct to a local miller, but more usually to a paddy trader from Rangoon or one of the neighbouring towns. Generally a "jungle broker" (*taw-pwe-sa*) acts as intermediary between the cultivator and the trader, getting Re. 1 per 100 baskets. The trader pays the costs of transit and takes the risks dependent thereon, which include of course the variation in the price of paddy during the journey. He sells usually through a head broker to one of the big rice firms or mills. The head broker gets a salary of Rs. 150 to Rs. 400 per mensem. and commission of Rs. 1-8 to Rs. 2 per 100 baskets. He usually gets an advance of money from the firm to finance the traders who supply him with paddy. Payment for paddy is made in cash or notes on the threshing floor.

8. *Loans to agriculturists.*—For loans of any duration on security of land or jewellery the lowest rate is Rs. 1-4 per mensem. The rate varies with the kind of lender, the nature of security offered, and the class of the borrower.

9. Chettiers lend at Rs. 1-4 to Rs. 1-8 on security, accepting mainly land or jewellery (of which gold is preferred). They will offer up to 75 per cent. of the value of the article pledged, and often lend more without security, on a simple pronote, to regular customers. For unsecured loans their rates are from Rs. 1-6 to Rs. 2.

10. Dawsons Bank does considerable business in this neighbourhood advancing up to 60 per cent of the value of the security on agricultural land at Rs. 1-2 and Rs. 1-4 per cent per mensem. The Bank also advances against produce and gold at the rates of Re. 1, Rs. 1-2 and Rs. 1-4 per cent per mensem. Crop loans in this area represent about 40 per cent of the total advances.

11. There are a few Burmese and Chinese moneylenders who mainly do business not acceptable to the Chettiers and Dawsons Bank. They lend at Rs. 2 and upwards per mensem for unsecured loans.

12. For crop-loans, apart from the regular moneylenders as above, tenants borrowing from their landlords may pay Rs. 2 to Rs. 2-8 per mensem, while labourers, borrowing without security, pay Rs 2-8 to Rs. 5 per cent per mensem. The *sabaŋe* system is also used, by which for a cash loan a fixed amount of paddy is repaid at harvest time. For Re. 1 taken between May and September or Rs. 1-4 taken after September one basket of paddy is returned at harvest. The basket for measurement is the basket customarily used in the particular village ; where more than one size is in use there may be an understanding or a custom that a certain size shall be used ; occasionally the size is fixed by agreement when taking the loan, being described (as is the general practice in Burma) as equal to so many milk-tins of a brand specified or understood by custom. These rates may thus work out as much as 200 per cent per annum and more.

13. *Industries*.—As stated above the villagers depend almost entirely on paddy, and to a small extent on *dhani* groves. No small industries were investigated. There are a number of small rice-mills in the neighbourhood.

14. The working of a rice-mill at Khulanwa was studied. The owner, a Burman, has a working capital of Rs. 50,000 and is not dependent on borrowed money. He mills mostly on contract or on hire at Rs. 3 per 100 baskets, but also mills 50,000 baskets of his own paddy.

15. Rice mills are usually closed down for about 3 months in the year, during October, November and December.

16. *Trade*.—Apart from the rice business there is no wholesale trade worthy of mention. Retail trade is carried on in small miscellaneous stores in the villages, run by Chinese, Indians and Burmans. They are financed by Chettiers and other moneylenders at rates from Rs. 1-8 per mensem, and also by obtaining goods on credit from merchants in Kyaiklat, Pyapôn and Rangoon. They pay regular visits to these, often once a month, buying their goods on the understanding usually that payment will be made on the next visit. No interest is charged.

17. The turnover of these shops may be from Rs. 1,000 to Rs. 5,000 per annum. Their sales on credit to villagers form 10 per cent. to 30 per cent of the total, and for these payment is usually expected within a short period, 7 days or a month, and for such sales no interest is charged.

18. *Pawnbroking*.—No pawnshops came under review in this area.

19. *Saving and investment*.—The use of banks and similar institutions for saving is practically unknown. This is due largely to ignorance of the facilities offered by banks, mistrust of the banks which is also attributable mainly to ignorance, and to the inability of the great majority to write and sign cheques in English script. There is, however, as will be seen from Statement A below, at least among the more prosperous landlords and cultivators, a considerable margin available for investment.

STATEMENT A.—Borrowings and Lendings.

Class of persons.	(1)	Number in sample.	(2)	Acres worked.	(3)	(4)	Borrowings for Current Needs.										Long term Borrowing.		Lendings.			
							For Cultivation and Housekeeping.						Other.									
							Annual ordinary recurring expenditure.				Extra expenditure recurring periodically		(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
							Land Revenue.	Ploughing.	Trans-planting.	Harvesting.	Failure of planting.	Death of cattle.										
							(5)	(6)	(7)	(8)	(9)	(10)										
Landlords	...	10	...	...	...	...	4,099	...	...	...	...	3,500	50	250	5,000	12,899	...	4,000	20,640	...	5,900	
Landlord-owners	...	10	1,029	...	...	...	7,883	9,075	7,530	7,850	1,120	2,250	...	...	2,000	37,708	160	760	4,400	80	9,000	
Landlord-tenants	...	1	60	...	...	...	...	500	350	300	...	50	...	...	...	1,200	...	100	...	200	...	
Owners	...	12	619	...	...	...	...	6,030	4,300	5,100	1,970	600	...	1,200	...	19,500	2,000	900	200	1,100	500	
Owner-tenants	...	3	171	...	...	...	...	750	650	550	700	50	...	...	...	2,700	...	100	...	...	...	
Tenants	...	16	640	...	...	...	...	4,560	3,650	3,850	75	200	...	100	...	14,135	...	580	...	275	...	

STATEMENT B.—*Assets,*

		Size of Family.			Liabilities.							
Class of persons.	Number in Sample	Adults.		Children.	Bank.	Chettiars	Co-operative Credit Society.	Other money lenders.	Rate of interest per mensem.	Total.	Land.	House.
		M.	F.									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Landlords *	19	36	34	30	65,000	...	...	...	1-2	2,06,950	8,22,660	35,300
					1,00,850	...	...	1-8				
					...	...	200	...	1-4			
					...	...	40,900	...	1-8			
Landlord-Owners. †	11	20	22	26	87,500	...	...	...	1-2	1,96,000	3,23,880	21,950
					...	74,500	...	...	1-6			
					...	...	500	...	1-4			
					...	...	...	33,500	1-8			
Owners ‡ ...	6	12	12	13	1,500	...	...	...	1-4	54,500	1,31,910	5,900
					...	40,000	...	...	1-4			
					...	...	1,200	...	1-4			
					...	...	...	11,800	1-8			
Tenants ...	2	4	4	...	...	...	...	2,700	2-8	2,700	...	3,000

\* *Landlord* means a non-cultivating rent-receiver.‡ *Owner* means a cultivator owning the land he works.

*Liabilities, Income, Expenditure.*

Assets.				Expenditure.					Income.	Land.		
Cattle.	Jewellery.	Other assets.	Total.	Taxes.	Interest on loans.	Household and charities	Other.	Total.	Total.	Area.	Yield per acre (3 years average).	Rent per acre (baskets).
(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
10,380	18,380	37,925	9,24,645	17,575	31,860	26,451	6,430	82,316	1,18,204	3,658	35	15
13 320	7,600	13,800	3,80,550	8,997	26,280	15,100	6,320	56,697	69,863	1,441	36	17
										[812 629	rented worked]	
5,550	6,500	7,150	1,57,010	3,211	8,703	8,250	100	20,264	29,132	636	37	16
1,800	400	800	6,000	...	410	1,150	...	1,560	1,505	...	...	...

† *Landlord Owner* means landlord in respect of some land and *owner* in respect of other land.  
See other footnotes of this table.

STATEMENT C.—*Mortgages.*

Class of mortgagor.	Number in Sample	Acreage held.	Acreage Mortgaged.	Amount for which Mortgaged.	Amount of Mortgage per acre.	To whom Mortgaged.	Rate of interest per mensem.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<i>Landlords</i> ...	2	320	320	26,500	83	Burman	1.5
<i>Landlord-Owners</i> ...	6	1,378	1,313	1,39,000	101	Chettiar	1.8
<i>Owners</i> ...	21	1,837	1,693	1,61,600	95	Do.	1.8
<i>Owner-Tenants</i> ...	5	157	157	9,800	62	Do.	1.8
<i>Total</i> ...	34	3,692	3,483	3,36,900	97	...	...

## 3. Thameintaw Village.

By U BA KUN.

## I.—GENERAL.

19. *Introductory.*—Among the landlords and the tenants, a house to house enquiry was conducted ; but the labourers had to be called to the headman's house and questioned. Villagers took me to be an Income-tax Officer ; and I had to explain to them that it was with the idea of helping them that this inquiry was conducted. I could not get accurate information from the headman's house. However, the information submitted is pretty correct because I took the trouble of checking the information received from one house by its neighbour.

20. *Floods in 1929.*—This year is particularly bad in the Thameintaw village-tract so far as damage by floods is concerned. People were still transplanting their paddy in October.

21. *The village.*—The village is 7 miles away from Pyapôn and is connected with the latter by a metalled road. Motor-cars are available at one rupee per person per trip. There are 460 houses under two *Thugyis* who are assisted by two village committees. The population of the village is 3,000 odd, *i.e.*, 80 Chinese, 150 Indians and the rest Burmese and allied races.

22. *Occupations.*—The main occupation of the village is paddy growing but *dhani* grows on 50 acres of land whose owner lives in Pyapôn.

23. *Shops.*—There are two bazaars, one maintained by the Circle Board and the other managed by a private licensee. The latter is more popular and is used by sellers who bring a small stock of goods daily and sell from trays. There are 8 Chinese stores, 3 Indian and 1 Burmese. The last named is very unprofitable and the owner intends to give it up soon. The reason is this that the Indian and Chinese shop-keepers who can buy on credit from big stores in Rangoon and Pyapôn can sell on credit to the villagers ; whereas the Burman, who has no such advantage, cannot do so. Of course, when selling on credit, the Indian and the Chinese raise the price a little. The Burmese buy mostly on credit, because they cannot afford to pay cash. They repay their debts about January or February.

24. *Schools*.—There are two vernacular middle schools in the village with three teachers each and 147 and 100 pupils respectively. In the lower classes, girl students almost equalise boys in number ; but from standard IV upwards their number is appreciably less. The youngest student is 5 years old and the oldest 18 years. Parents dislike sending their daughters to school after they have attained 10 years or more, because they are helpful at home. Most of the students are absent from school for the greater part of November and December because they go out with their parents then into the fields. The majority of students who pass the vernacular 7th standard usually become teachers, and do not take up agriculture as their profession.

25. Besides these schools, there are four *pongvi kyaungs* (Buddhist monasteries) with a total student strength of 100. These *kyaungs* teach religion and the three R's ; the majority of their students become cultivators later on.

26. *Attempt to introduce new Industries*.—Some years ago it was attempted to introduce weaving into the village ; but the villagers found that home-made cloth was dearer than foreign manufactured cloth, so they gave up weaving.

## II.—ECONOMIC POSITION OF THE VILLAGERS.

27. *Land owners*.—There are 25 land owners *residing* in the village. Their classification will show—

under 100 acres—	15
100 to 300 acres—	6
301 to 2000 acres—	3
over 2001 acres—	1

Land owners are pretty well off now, but with the trend of paddy prices still continuing downward, their position is precarious. Almost all land owners are more or less indebted, and unless they try to cut down their costs or increase their produce, they are doomed.

28. *Position of Landlords*.—Out of 11 landlords examined, 6 are in a very strong position indeed. They have reduced their debts, and in normal years should be able to continue to do so. One fact, however, should be borne in mind, and that is I have taken the price of 100 baskets of paddy for the opening season at Rs 170. This, however, is below the average and so explains the fact that most of the landlords have small surpluses. Two are not in a position to reduce their debts appreciably, but if unforeseen calamities do not befall them their debts should slowly decrease. Three landlords are in a hopeless position. They will go to the wall very soon.

29. *Tenants*.—Tenants are in the most pitiable plight. They have to pay excessive rents on the one hand and very high wages on the other. There are altogether about 250 tenant-cultivators in this village ; but according to my information, very few of them can make ends meet. They borrow at high rates from the landlords and advance money to labourers at usurious rate. Each tenant cultivates on an average from 40 to 100 acres.

30. *Position of Tenants*.—Out of 3 tenants examined two are in a position to make ends meet. Their income is in excess of their expenditure by Rs. 155 and Rs. 116. But the remaining tenant is in difficulties. He spends more than he earns, *i.e.*, by Rs. 374.

31. *Labourers.*—Labourers, although the lowest in the ranks, are better off than tenants\*. They can make ends meet in years when crops are good. Cultivators have to make in advance their arrangements for engaging labourers for the season. The average wage of each labourer is 90 baskets of paddy for 10 months in the year. He is fed by the employer. The lowest wage is 60 baskets of paddy and the highest 250, the employer always providing food. Labourers are also hired by the day for transplanting. Labourers have to borrow at high rates of interest or on *sabaŋe* terms because their wives and children have also to be supported. All the adult members of a labourer's family work throughout the whole year. With these wages, it can be easily seen that there will be very few idling people among this class, and it is a fact. Those who say they are a lazy class, talk so without knowing the real facts.

32. *Position of Labourers.*—The two labourers examined show a surplus balance sheet. They have no debts to pay; they borrow only when they want, and they pay back when they have received their wages. However, they have made no savings, and it can be imagined what their position will be in case of serious illness or other misfortunes befalling them.

33. *Burman and Indian labourers.*—As a rule the Burman is preferred. He may not work hard, but all are agreed that he works BETTER and MORE THOROUGHLY than an Indian. Some estimate that two Burman labourers do as much work as three Indians, if the former do really work. The Burman is engaged from May to end of September and again from November to end of March. Thus he works ten months in the year. When a Burman is not available an Indian is engaged. The Burman usually does ploughing, harrowing and sowing, cutting fuel, threshing paddy and measuring or carting it to the granaries. When a labourer who is engaged by the month is absent from the field, he has either to find a substitute or a rupee is deducted from his wages for every day's absence; and I am informed that very few labourers absent themselves from the fields on insufficient causes.

Indian labourers are engaged for 10 months at Rs. 100 to Rs. 180 for the whole period, the employer incurring all feeding expenses. For reaping Indian gangs are paid Rs. 3-8 per acre and their food.

34. *The Burman and Reaping.*—It has been very frequently said that the Burmese labourer dislikes reaping. On investigation, I find that this allegation is unfounded. At reaping time, most of the available Burmese labour has already been engaged for threshing. In fact, these Burmese labourers have been engaged since November. Thus they are not available for reaping. But reaping must be done very quickly. So Indians are engaged, although they are very wasteful. Another thing that prevents Burmans from reaping is that they cannot work in groups. Each Burman wants to be a leader. But reaping has to be done in these parts by large groups of persons. Whenever Burmese labour is available, cultivators use it giving Rs. 4 or Rs. 4-8 per acre per man, with the usual food.

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\* Often said; but at 40 a labourer does not easily get employment, and he prefers to live with his family as a tenant. Six words cannot explain this matter fully. (Note by Chairman.)

37. *Burman and Indian Tenants.*—Indian tenants pay more than Burmese tenants because their standard of living is lower and they usually have no families to support ; but here again, it is said that the Indians are very careless of the condition of the land they work. The landlord has to spend a lot on repairing land worked by Indian tenants. Thus it is said that ultimately Burman labour is cheaper and Burman tenants more profitable.

38. *Cattle.*—The number of cattle owned by the villagers cannot be ascertained. It is, however, known that there are more bullocks than buffaloes because the former being cheaper, are within the range of tenants to buy them, and also because mortality among buffaloes is greater. The average price of a bullock is Rs. 70 and of a buffalo Rs. 90. Cattle are fed on oil-cake and also on bran. The expense of feeding a pair of bullocks is Rs. 8 and buffaloes Rs. 12 a year apart from any grass-cutting which may be needed.

39. *Marketing of Produce.*—Most of the paddy is sold off from the threshing floor. The owners cannot wait ; they have to pay interest charges and revenue demands. Most of the labourers and tenants have to sell their paddy early because they have to buy the necessaries of life. They cannot borrow at this time of the year at high rates of interest. The longer they wait the less will a hundred baskets of paddy weigh and they cannot afford to allow this to happen. The village basket contains from 128 condensed milk tins to 130 tins and weighs from 51 lbs to 54 lbs. Buyers now will pay less if a basket weighs less than 52 lbs. The average price at the opening season for the last three years is Rs. 175. Brokers living in Pyapon buy the paddy. There is no co-operative marketing. The only co-operative society in the village went into liquidation some two years ago.

### III.—CREDIT FACILITIES.

40. *Chettians.*—Loans for making improvements to agricultural land or for buying cattle and implements, and crop loans and other sums required are generally obtained from Chettiar firms in Pyapon. These Chettians do not make any distinction between long term loans, crop loans or other loans. They lend at 18 per cent. per annum on security and from 21 per cent to 24 per cent on unsecured loans. Chettians accept jewellery, land, house, rice-mills etc., as security. They lend up to 75 per cent. of the value of security. To regular customers they often lend more on pro-note than on security ; but interest on loans made on pro-note has to be paid annually. The estimated debts of the villagers to the Chettians will not be less than 4 lakhs.

41. *Bank.*—Some villagers borrow from Dawsons Bank Ltd. Pyapôn. The interest charged is usually 15 per cent and the Bank advances up to three-fifths of the value of the security. The Bank generally requires immovable security ; it seldom lends on pro-note.

42. *Money-lenders.*—There are some people who borrow from money-lenders. One big Burmese money-lender lives in Rangoon. So does a Chinese lender. They lend at 24 per cent interest and 18 per cent respectively without taking any security ; but their debtors are approved men and well-known to them.

43. *Loans to Tenants.*—Tenants usually borrow from their landlords. They pay from 24 per cent to 30 per cent. They have to pledge all their possessions cattle, cart, house, etc. They repay as soon as their paddy is sold. Their loans are crop-loans.

44. *Loans to Labourers.*—Tenants in turn lend to labourers at from 30 per cent. to 60 per cent. These labourers give no security ; the tenants keep a hold on their paddy wages. They also practise the *sabape* system.

45. *Sabape.*—If a rupee is advanced at any time between May and September to the labourer he has to pay back a basket of paddy in January or February ; if after September Rs. 1-4 is advanced for a basket of paddy. Thus *sabape* rate of interest varies from 150 per cent. to 200 per cent. or more per annum.

46. *Marketing Credit.*—As there are no brokers in the village who can buy and store paddy, the financing of crop-markets is not understood in this village at all. Brokers come and buy paddy and pay down cash in the village or in Pyapôn. Money received in payment is at once sent to the Chettiar.

#### IV.—CONCLUSION.

47. *Usurious Loans Act.*—Most of the villagers do not know the existence of the Usurious Loans Act: and those who know keep silent, because they might not be able to borrow in future.

48. *The Investment Habit.*—There is no investment habit among villagers not knowing the ways of the Banks, they shun them. They have a feeling that if they put money in the Banks, their deposits will be lost, because *they say all* Banks go bankrupt some day. Besides they tell me it takes days to borrow from Banks. The Chettiers advance them money in a half, some times a third, of the time taken by Banks. To my mind some of their allegations are right. Some suggest to me whether it might not be possible to print cheques in Burmese so that those who cannot read or write English could use them. The only remedy then lies in the education of these villagers. Banks will not be used, and no investment made so long, as 80 per cent. of the villagers cannot sign a cheque or a withdrawal form. It will not do for a man to have to find a respectable man to attest that he is the man he claims to be, every time he goes to the Bank to withdraw part of the money he has deposited.

### 4. Kyonta Village.

By U TIN OHN, B.Sc. (ECON.), LONDON.

#### I.—GENERAL,

49. *Descriptive.*—Kyonta village, with its subsidiary village of Kyon-pe, has about 157 houses with about 850 inhabitants. (In 1921, there were 171 houses with 995 persons—Pyapôn District Gazetteer). It lies on an estuary of the river Irrawaddy about ten and a half miles by waterway and eight miles by land route from Pyapôn Town. There is a rice mill about a mile down the river. The neighbouring villages within a radius of five miles are smaller than Kyonta. The paddy lands of the place form the chief means of support. A *dhani* belt covers only about ten acres. There are six small stores, three tea shops and two tinsmiths. There is no co-operative society.

50. *Difficulties of the enquiry.*—To secure adequate statistics on loan transactions and mortgages visits have been made to all landowners and well-to-do people of the village. Yet some poor houses have been

examined to get direct information about usurious loans of the locality. All information here recorded may be considered fairly reliable except in the case of jewellery and advances of local money-lenders. Some are unwilling to tell the exact quantity of gold or jewellery. Local money-lenders also fear capital levy, tax increase or interference regarding usurious loans. Hence allowance should be made in comparing figures for the above two items. There seems a large discrepancy regarding the amount of local loan advances as mentioned by village money-lenders and that stated by borrowers. Seven landlords have borrowed about Rs. 37,000 from the five local money-lenders, who declared as having lent out together only about Rs. 20,000.

## II.—AGRICULTURAL CREDIT.

51. *Long-term Loans*.—As a rule landlords and big farmers secure long-term loans from Pyapôn Chettians and local Burman lenders, on mortgage of land and houses. If interest (about Rs. 1-8 per month) is not paid full at the end of the year, it is added on to the principal and a new deed or document signed. It appears that within the last few years landlords have been unwilling to pay even the interest. It is partly because they can lend to poorer people at higher rates of interest. Chettians very often demand payment of interest as soon as paddy is harvested and whether the debtor is willing or not, to sell his paddy at that time. Some of the long-term loans have never been reduced for several years.

52. *Crop Loans*.—Crop loans are usually advanced to tenants by their own landlords or to agricultural labourers by tenants. Crop loan implies payment of interest and capital at next harvest. Banks and Chettians also advance such loans. Almost all loans advanced by landlords are of this type. Labourers get crop loans only from tenants who engage them. Rate of interest from Rs. 3 to Rs. 4 per cent. per month is charged to labourers.

53. *Sabape*.—Sabape means a crop loan where payment is made with paddy in return for money advanced. I find an instance of such loan where the tenant gets a basket of paddy at harvest in January for every rupee advanced to his labourer during the month of April or May. The interest amounts to about 9 per cent. or 10 per cent. per month. I found ten instances of sabape loans. But such type of sabape loan, I am informed by villagers, is less frequently practised to-day. However it is significant that one of the two poor families I visited has to secure credit on sabape.

54. *Security*.—Land-mortgage covers a very large part of total advances of banks and Chettians to land-owners of the village; loans usually go up to about two-thirds of the value of the land securing them. Loans on jewellery have a very small share, as jewellery assets (chiefly gold articles) seem small compared with paddy land. Ten instances of cattle mortgage were found. Houses are also mortgaged with paddy land; over 30 per cent. of the houses I have visited are mortgaged.

55. *Purpose of Loans*.—It is difficult to find out from villagers the exact purpose of a loan. But landlords seem to borrow money mainly for expenses of cultivation and for advances to their own tenants. Tenants themselves require money for farm expenses and to advance

loans for current expenses to labourers. Only the labourers utilize loans for their own needs. Big loans for cattle purchases or for big charities occur once in every six or seven years.

56. *Mortgage Banks*.—It is the opinion of a few landlords that loans should be advanced only on security. A person without any tangible assets must sign a bond or document jointly with one or two friends who have enough security to cover the loan needed. Rich farmers seem unwilling to share the burden of unlimited liability of co-operative credit societies. They suggest that three or four persons of about equal wealth and status should jointly offer security for loans for themselves.

57. *Marketing of Agricultural Produce*.—Most of the paddy is bought by traders who come in boats from Rangoon, Pyapôn, Kyaiklat and other towns. These traders take the profits and the risk of loss ; usually they expect to earn Rs. 20 to Rs. 50 per trip of a boat carrying 2,000 baskets (roughly 40 tons).

### III.—COMMERCIAL CREDIT.

58. *Sales*.—Next to Agricultural loans, Commercial Credit deserves attention. Sales are mainly retail. In two Burmese shops with annual turnovers of Rs. 1,825 and Rs. 1,460 respectively the credit sales for the year amounted to about Rs. 300 and Rs. 150, or 16 and 10 per cent. of total sales ; in a Chinese shop with a turnover of Rs. 6,000 credit sales were Rs. 600 or 10 per cent. Shop-keepers find it difficult to get back money on credit sales. They said it is impossible to sell anything on credit in future. Sales are slack after the harvest, as the cultivators have then enough money to travel to large towns for their purchases. Where a local merchant who owes a large sum to a big merchant in town is sometimes obliged to buy from him.

59. *Wholesale purchases*.—Of the six shops of the village, each would need about Rs. 700 every year for investments in goods. Loans are needed especially in the month of April for purchase of goods to be sold to farmers in May and June. As a rule shop-keepers of the village buy on credit from merchants of either Kyaiklat, Rangoon or Pyapôn. Payment is made on the next visit (a few months later) to these towns for purchases. Chinese traders usually buy goods from Chinese merchants of the towns, while the Burmese traders make purchases both from Indian and Chinese merchants of large towns.

## 5. Shan kwin kyì Village.

By U TUN OHN, B.Sc. (ECON.), LONDON.

60. *The Village*.—Shan-kwin-gyi village has about 82 houses with about 650 inhabitants. (In 1921 there were 101 houses with 631 persons, Pyapôn District Gazetteer.) It lies on an estuary of the Irrawaddy river about nine miles from Pyapôn. Some of the traders of the village buy goods from neighbouring towns as well as from Kyônta village, which is two miles by water or half a mile by land route from Shan-kwin-gyi. Paddy cultivation is the chief means of support. *Dhani* belts owned by the residents cover about 60 acres. There is one Chinese merchant's shop, an Indian tea shop, two small Burmese stores and a goldsmith in the village. Almost all the farmers of the village own the land they cultivate.

61. *Method of Cultivation.*—Transplanting is generally practised with a few exceptions. In 1922 (according to the Initial Report on Revision Settlement of Pyapôn District, page 76) broadcasting was general in this part of the district ; I do not know if this was the case in this particular village-tract.

62. *Agricultural Credit.*—Mortgage of paddy land is the common method of securing loans. Farmers usually pay about three or four separate visits a year to the money-lenders for loans, especially in the months of May, June, August and September. Thus a farmer who borrows about Rs. 1,500 a year for cultivation purposes would ask for a loan of about Rs. 600 in May, Rs. 400 in June, Rs. 200 in August, and Rs. 300 in September. He pays back the loan or the interest only once a year—after the sale of paddy. The loan taken in April and May is generally expended upon cattle purchase, building huts, food for the family and labourers, for buying ploughs and to advance money to labourers. Loan taken in the month of July and August is chiefly meant for expenses of transplanting. The September loan is for buying food for the household (including farm labourers) and for general expenses of harvesting work.

63. *Commercial Credit.*—There is a merchant's store and two small stores in the village. Goods are bought at Kyaiklat and Pyapôn (about ten miles from the village) partly on credit and partly cash. Debt is paid back on the next visit to town for purchases. Monthly visits are made to the towns. Of the sales to the villagers by the village merchant, about 10 per cent. are on credit. All such debts are collected once a month, without interest charge. The small store-keeper sells only retail and about 50 per cent. are said to be credit sales. He gets back his debts after every six or seven days, without interest charge.

## 6. Thaleikkyi Village.

By U TUN OHN, B.Sc. (ECON.), LONDON.

64. *The Village.*—Tha-leik-kyi village proper has about 52 houses and 300 inhabitants. (In 1921 there were 83 houses with 480 inhabitants—Pyapôn District Gazetteer, B Volume.) It lies on an estuary of the Irrawaddy river, about seven miles from Pyapôn. Paddy is the only important crop. There is a small *dhani* belt. There are two stores selling retail. There is no tea-shop.

65. *Agricultural Credit.*—As a large portion of the paddy lands of Tha-leik-kyi tract belongs to residents of Pyapôn, there are only a few residents of Tha-leik-kyi who own land. Hence land mortgages are few. Most of the farmers are tenants. Farmers approach money-lenders for loans especially in the months of April, May, June, August and September.

66. *Commercial Credit.*—Two retail shops of the village pay monthly visits to Pyapôn for goods which they buy partly cash and partly on credit. The debt is discharged (without interest charge) on the next visit to the town for goods. About 30 per cent. of the sales are on credit which is collected at the end of thirty or forty days. No interest is charged on such debts.

67. *Conclusion.*—General agricultural conditions and loan transactions are the same as in Kyonta village of which a fuller report has been given. (See section 4 of this Appendix). Thaleikkyi is about four and a half miles from Kyonta village.

## 7. Kangyi Village.

By U BA THAN, B. COM. (BIRMINGHAM).

### I.—GENERAL.

68. *Situation*.—About 30 miles north of Pyapôn situated on the right bank of Bogale river, previously called Gôngindan river. The only approach to this village from Pyapôn is by water. Kangyi village is divided into 3 parts, *viz.*, East, West and Sipintha.

69. *Population*.—Six hundred inhabitants, comprising equal number of men and women, living in 110 houses. The inhabitants are mostly Upper Burmans coming down from Sinbyugyun and Minbu Districts. They are very religious and peace-loving people. There is practically very little or no crime committed in the village.

70. *Occupations*.—Majority of them are either tenant farmers or agricultural labourers with about 25 land owners as follows :—

Acres.								
60 acres and below.	50 to 100.	100 to 150.	150 to 200.	200 to 250.	250 to 300.	400 to 450.	700 to 800.	800 and Above.
2	5	4	8	2	1	1	1	1

Most of the land owners rented their lands and only a few are working themselves. There are three Burmese gold and silver smiths, three Burmese tailors and two Burmese fishmongers. Also there are one Chinese general store, one Kaka (Indian) store and one Burmese trading store ; some notes on these stores are given in Part IV of this report.

71. *School*.—There is a vernacular school with about 60 boys and girls in attendance.

72. *Rice-mills*.—There are four local rice-mills two owned by Burmans and two owned by Indians. *viz.*—Pyahmut rice-mill, Mayet rice-mill Khulanwa rice-mill and Thakanwa rice-mill. Indians own the first two named.

### II.—AGRICULTURE.

73. *Crops*.—The only crop is paddy. The average yield is 35 baskets per acre.

74. *Fertilizer*.—No other form of fertilizer than cowdung has so far been used either by the land owners working themselves or by tenant farmers in Kangyi village-tract.

75. *Cattle*.—Mortality of cattle in this village has not been greater last year than was usual. Cost of replacement would work out at Rs. 100 for male buffalo and Rs. 150 for female buffalo.

76. *Work of land owners*.—Landlords, *i.e.*, land owners who let their land to others, visit their fields while under cultivation, collect paddy as rent at harvest time, and store it in their granaries. Land owners who cultivate their own land have the same work as tenants.

77. *Work of tenants.*—The duties of tenants include the following. In the rainy season, building and repairing huts to live in, cutting, collecting and splitting firewood, spreading manure (cowdung) in the fields, taking paddy for milling (for provision); repair ploughing implements, harrowing, ploughing fields, spreading seeds, extracting and transplanting seedlings, cutting grass for cattle. *In summer.*—Reaping grass for cattle and looking after them, reaping, preparing threshing-floor, carting sheaves to the threshing-floor, erecting them in rows and threshing twice, winnowing.

78. *Agricultural Labourers.*—Labourers have to do the same as tenants but they take up duties as help mates to people cutting and selling firewood and carrying paddy in sampans between rainy season and summer work and between summer and rainy season work. In Kangyi village more Burman labourers than Indians are employed. Same wages are paid to both but in some exceptional cases Indians take less wages. It is not true here that Indians pay more rents than Burmans. Working expenses have to be advanced to Indians as well as to Burmans in the ratio of 2:3. This difference is explained by the size of the family to feed and also by the standard of living. Burmese labourers are said to be better workers, *i.e.*, workmanship cannot be compared; Burmans are better in all respects.

For labourers hired for the rainy season for ploughing, etc., the hire is 60 baskets of paddy and food; for the threshing the rate is 50 baskets and food. For extracting seedlings and transplanting the pay is Rs. 10 per acre; for reaping Rs. 7-8 per acre.

Each ploughman ploughs about 10 acres.

79. *Cost of Cultivation.*—The cost of cultivation for twenty-five acres of paddy land, the area ploughed by two yoke of cattle under favourable circumstances, may be estimated as follows:—

In rainy season two labourers at 60 baskets each and 1 boy at 10 baskets of paddy to look after the cattle have to be engaged.

In summer one additional labourer (besides the two) at 35 baskets of paddy must be employed.

Between the rainy season and the summer one man to look after the cattle at 20 baskets of paddy is also employed.

In summer the labourers are paid 40 baskets of paddy each and 1 boy to look after the cattle is paid 10 baskets of paddy.

In addition to these, the cost of feeding them would be Rs. 150; cost of helpers in reaping Rs. 50 and cost of sowing Rs. 200.

Thus the total cost of cultivation for 25 acres would be Rs. 400 *plus* 275 baskets of paddy. Reckoning paddy at Rs. 160 per hundred baskets this comes to Rs. 33 per acre.\*

80. *Marketing of Paddy.*—Cultivators sell from the threshing-floor. Majority of landlords store paddy received as rent and also other paddy bought mostly from tenants; they get finance for this from Chettiers and Dawsons Bank, Chettiers charging the interest of Rs. 1-4 to Rs. 1-8 for secured debts and Rs. 1-8 to Rs. 1-10 for unsecured debts.

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\* This estimate makes no allowance for purchasing cattle or for interest charges, repairs to implements, etc. Moreover the method of estimating must not be taken to imply that 25 acres of paddy land would form a typical holding; the typical area is probably 30 to 60 acres, and the estimate reckons for the area worked by two yoke of cattle. According to paragraph 73 the average outturn per acre is 35 baskets, worth (at Rs. 160) Rs. 56. Settlement report should be consulted.—*Chairman.*

Whether sold from the threshing floor or from store, paddy is generally sold to Rangoon brokers or local millers, not to local traders. All buying and selling of paddy is by baskets ; but a larger price per 100 baskets is given for heavy paddy.

81. *Measures for Paddy*.—The local measuring basket for selling paddy or collecting rents equals 128 to 130 condensed milk-tins. The weight of such a basket of local *ngasein* paddy is 52 pounds, and for *kaukgyi* 53 pounds.

### III.—CREDIT FACILITIES FOR AGRICULTURE.

82. *Dawsons Bank*.—Most of the banking business is done by this bank. Over two lakhs of rupees were lent out last year at a rate of interest Rs. 1-2-0 (with security) and Rs. 1-4-0 (without security) per Rs. 100 per mensem.

83. *Chettiars*.—There are two firms, one doing a business of about two lakhs every year and the other just over one lakh. These firms charge Rs. 1-4-0 per Rs. 100 per mensem as interest for secured loans, and Rs. 1-6-0 or Rs. 1-8-0 for unsecured loans.

84. <i>Co-operative Credit Societies</i> .—There are three societies and their numbers of members and their capital are shown in the margin. Their membership remains steady. Their rate of interest is Rs. 1-4-0 per cent per mensem for either a secured or an unsecured loan.		
Name of Society.	Number of members.	Present capital.
		Rs.
Kangyi, East ...	25	2,000
Kangyi, West ...	30	8,000
Sipintha ...	20	3,500

85. *Money-lenders*.—There are no professional Burmese money-lenders in this village except that most of the land-owners advance money for working expenses to their tenants on interest the rate being Rs. 2 to Rs. 2-8-0 per Rs. 100 per mensem.

86. <i>Interest on crop loans</i> .—Different rates of interest have to be paid for borrowings made at different seasons, such as ploughing, transplanting and reaping seasons. These rates are shown in the margin.	
Season.	Rate per mensem.
	Rs. A.      Rs. A.
Ploughing ...	1 4 to 1 6
Transplanting ...	1 8 to 1 10
Reaping ...	1 12 to 2 0

No resort to *Sabape* (ဝတ်ငွေ) or other forms of usurious rates of interests is made in Kangyi Village but in very few cases the practice of "Sabape" is still to be found. The rates vary in accordance with the time of borrowing ; for a payment of 100 baskets of paddy at harvest the amount advanced is Rs. 90 at the beginning of the rainy season, Rs. 125 at the middle and Rs. 150 at the end. \*

87. *Security*.—Borrowing on jewellery is quite a common practice in Kangyi Village but raising money on cattle is only practised by tenants on their landlords and money raised on standing crops or

\* It is doubtful if such large advances would be made with paddy at its present price (February 1930)—*Chairman*.

mortgage of crops is very rare. The only instances of such loans on mortgage of crops have been made by Dawsons Bank. Borrowing rates of all these types of loans differ considerably. For loans secured on jewellery they are Rs. 1-8-0 to Rs. 1-12-0 per cent per mensem, with a lower rate of Rs. 1-4-0 if the security is largely gold ; for loans on cattle the rate is Rs. 2 to Rs. 2-8-0 per cent per mensem ; for loans from Dawsons Bank secured on crops the rate is Rs. 1-4-0. Loans are generally paid in the village in currency notes, as a rule silver is only used to make up odd amounts.

88. *Scarcity of money.*—Money is particularly difficult to borrow this year. The scarcity of money for loaning purposes was brought about by the failure of several persons to return their borrowings owing to bad crops (in some cases) and the low price fetched for the paddy sold last year, but the banks demanded their money loan to the Chettiar hence the failure of several Chettiar firms in Rangoon. Chettiar are now reluctant to borrow from the banks ; hence the scarcity of money available for borrowings.

89. *Need for further facilities for agricultural credit.*—(a) *Long-term loans*—These would be welcomed by land-owners for making permanent improvements to their fields. They also said they wanted them for advancing working expenses to their tenants and to help them store their paddy. Long-term loans would be greatly beneficial to tenants for investing in agricultural implements and for buying cattle and for necessary working expenses.

(b) *Short-term loans.*—Small land-owners, tenant farmers and agricultural labourers would find short-term loans useful to enable them to store their paddy for a while and thus derive benefit by selling them when prices become higher.

#### IV.—THE GENERAL STORES.

90. *The Chinese General Store.*—This is a retail shop and is owned by the shopkeeper. The shopkeeper is financed by Chinese Club, Kyaiklat, to the extent of Rs. 700 without security at the rate of interest Re. 1-8 per cent per mensem, the principal being repayable with the interest after a year's duration, but on such repayment the same principal may be borrowed again. About one-fifth or one-fourth of the sales are on credit payable after two months' time. Credit sales are of the same price as cash sales and they are paid in cash, not in paddy. The customer is not necessarily compelled to buy always from the same shop ; but goods obtainable at the shop are generally bought from the same shop.

The shopkeeper himself buys on credit from the wholesale dealers at Rangoon payable at the end of one year. He is compelled to buy goods obtainable at the same shop. The shopkeeper does not necessarily get in specially large stocks for any particular season ; he only gets in goods to make up the ordinary stock whenever necessary.

Annual sales amount to about Rs. 4,000 with a profit of Rs. 400 to Rs. 500 or 10 per cent. approximately.

The shopkeeper is paying a rent of Rs. 20 per month for the shop premises. The shop is run by the family consisting of the shopkeeper, his wife, four sons and two daughters.

91. *The Kaka (Indian) General Stores.*—This is a retail shop and is owned by the shopkeeper. The shopkeeper is financed by a Chettiar

and two Burmese money-lenders, one from Kyaiklat and the other from Kangyi itself. Borrowed : Rs. 1,000 from the Chettiar without security at the rate of interest Re. 1-12 per cent per mensem ; Rs. 500 from Kyaiklat money-lender and Rs. 2,000 from Kangyi money-lender without security at the same rate of interest Re. 1-8 per cent per mensem. The Chettiar requires interest to be paid monthly ; the other lenders ask for it only once a year. All the loans are nominally for one year but renewal is expected. One-fifth to one-fourth of the shopkeeper's total sales are on credit payable after a few weeks' time ; but in many cases outstanding for a year or even more. Credit sales are at the same price as cash sales and are paid in cash, not in paddy. The purchaser has no compulsion to buy from the same shop but in the majority they do buy from the same shop goods obtainable there.

The shopkeeper himself buys on credit from the wholesale dealers at Rangoon payable after a month or in some cases after three months' time. He is compelled to buy always at the same shop goods available there. The shopkeeper does not necessarily get in specially large stocks for any particular season ; he only fills up the ordinary stock whenever necessary.

About Rs. 5,500 worth of goods sold every year, profit being 5 per cent.

The shopkeeper is paying a rent of Rs. 35 per mensem for the shop premises. The shop is run by three men and one boy.

92. *The Burmese Trading Store.*—This is a retail general store established seven years ago. This is a partnership concern with ten partners holding equal number of shares, that is 14 shares each at Rs. 100 per share. So each partner has shares worth Rs. 1,400 in the business. Besides the money put in by the partners, the store was financed by the following borrowings :—

Amount.	Lender.	Interest per cent. per mensem.
Rs.		Rs. A. P.
6,000	West Kangyi Co-operative Credit Society	1 4 0
2,500	Rangoon Chettiar ... ..	1 10 0
3,000	Kyaiklat Chettiar ... ..	1 8 0
2,000	Khanaung Chinaman ... ..	1 8 0
1,000	Kangyi Burmese Money Lender ...	1 8 0

The securities given to West Kangyi Co-operative Credit Society are : Shop building and site and goods in stock ; no security is given for the rest of the borrowings. The loans are payable after three years' duration. The shop sells on credit seven-tenths of its total sales, payable after three months' time ; but in some cases payment has been outstanding for over two years. Credit sales are of the same price as cash sales and are paid in cash, not in paddy. A purchaser is not necessarily compelled to buy from the same shop ; but goods obtainable at the shop are generally bought from the same shop.

The shopkeeper himself buys on credit from the wholesale dealers at Rangoon, payable in three months. He is not compelled to buy goods from the same shop; but goods obtainable at the shop are always bought there.

The shop does get in specially large stocks for particular seasons. In January and February the same shop gets in large stocks of clothing. In April and May it gets in large stocks of provisions and other necessities for ploughing season such as implements, ropes, canes, etc.

During its first three years this store had daily sales of Rs. 150; but during the remaining four years of its existence daily sales have fallen to Rs. 40 or Rs. 50. Consequently profits have fallen from Rs. 3 net profit per Rs. 100 worth of goods sold in first three years to a loss of Rs. 3 per Rs. 100 worth of goods sold in the last four years. Only two dividends have given since the establishment of this store. A dividend of Rs. 3,000 and a dividend of Rs. 2,700 were given for the first two years of its establishment.

Rs. 3,000 = Re. 1-12 interest per cent per mensem.

Rs. 2,700 = Re. 1-9 interest per cent per mensem.

Balance sheet given as at the end of 1928.

Liabilities.		Assets.			
	Rs.		Rs.	A.	P.
Creditors	14,500	Debtors	13,268	8	9
Shareholders	14,000	Goods in stock	13,659	0	9
Goods bought on credit	3,430	Building and site	6,000	0	0
		Fittings	1,000	0	0
Total	31,930	Total	33,927	9	6

This Burmese Trading Store is run by a Manager and his Assistant; Manager drawing a salary of Rs. 50 per mensem and his assistant Rs. 30. Other expenses would come up to about Rs. 20 per month. So the cost of running this store for a month would be Rs. 100 and to make a profit of Rs. 100 per mensem in Kangyi village at present is a problem very hard to solve.

The business is now at a standstill having sold too much on credit, credit sales forming a large part of their total sales. Some partners owe to the concern as much as their shares worth, i.e., Rs. 1,400 and even to a non-partner the store had, in few instances, given credit up to Rs. 200 to Rs. 300. About 50 per cent. of the credit sales were made to the partners themselves, and these don't seem to take any interest in the business. Thus the general winding up of this concern is a matter of days and is inevitable. But the Chinese and the Kaka general stores do not sell their goods so much on credit; hence they are prospering,

## SURVEY III.

## URBAN ENQUIRIES IN PYAPÔN DISTRICT.

The statements recorded in this survey were collected by

Class.	Persons.	Race.			
		Burmese	Chettiar	Other Indians.	Chinese.
Moneylenders	21	4	17	...	...
Millers ...	10	9	...	1	...
Traders ...	16	5	...	3	8
Total ...	47	18	17	4	8

Mr. C. A. Vickers in October 1929 when he was Secretary to the Committee. Enquiries were made in the four towns of Pyapôn, Kyaiklat, Dedaye and Bogale, all of which are in the Pyapôn District. Where several people were examined together they are described as one witness ; when the number

of persons is not stated the witness was a single individual. Thus altogether the 17 witnesses include 48 individuals of whom 47 may be classified as in the margin hereby and one was the European manager of Dawson's Bank.

## I.—PYAPÔN TOWN.\*

*Witness A (Chettiar).*

Chettiars lend generally to agriculturists and traders, as well as to paddy-millers and shopkeepers. Of the Chinese shopkeepers some borrow from Chettiars, some do not. Most of the Chettiar lendings are for agriculture, chiefly for the redemption of land, and to a lesser degree for land-purchase. Mortgagors are also advanced crop-loans for the usual expenses of agriculture and the purchase of cattle. Loans for working expenses are generally advanced on promissory notes, but when debts are heavy a mortgage is generally taken on cattle. Loans for working expenses are generally repaid at harvest. We generally expect loans made for the purchase of cattle to be repaid at the next harvest. In cases where borrowers want an advance to redeem a debt and also for working expenses it is not the custom to secure future advances by having a mortgage bond securing the balance on a running account.

Chettiars charge interest on loans at Rs.1-2 to Rs. 2-0 per cent. per mensem.

*Witness B (Chettiar).*

My firm advances money chiefly for agriculture, but some advances are made to rice-millers. There are many money-lenders of all races. The Chettiars charge interest at Rs. 1-4 to Rs. 2-0 per mensem, loans at Rs. 2 being few. The large non-Chettiar lenders take Rs. 1-4 to Rs. 2-8 per cent., while the smaller lenders take Rs. 3 to Rs. 4 ; the former finance chiefly landowners while the latter lend chiefly to tenants and labourers.

\* Pronounced in two syllables : Pya-pôn.

Most of the shops in Pyapôn Town are kept by Chinamen. The Chettiars do not finance these. I do not know how they are financed.

Of the 16 Chettiar businesses in Pyapôn two combine farming with their money-lending ; the others do only money-lending. My own firm has 1,800 acres of land which it got from defaulting borrowers. We only take over the land as a last resort. The other firm with land has 5,000 acres let out to tenants.

Chettiars sometimes fail to recover their loans. Such a loss may arise through crop-failure or through the borrower's dishonesty. If a borrower spends his money improperly without repaying the loans he has taken for working expenses we are compelled to bring a suit against him. In such cases we often suffer loss ; sometimes the value of the land is only half the debt. I estimate that I lose one-sixteenth of my loans. Of my total lendings not less than three-quarters are secured on mortgages.

The large Burmese money-lenders in Pyapôn are all landowners primarily, while for the Chettiars money-lending is the main occupation.

Chettiars in Pyapôn accept deposits on current account ; but only four or five do such business on a considerable scale. Sometimes they give the depositor a pass-book ; sometimes a simple receipt. Pass-books are given only to those who deposit or withdraw frequently. For a withdrawal the depositor generally comes in person ; but a messenger named in a letter from the depositor to the Chettiar is paid if he is known to the Chettiar or his identity is proved. Pyapôn Chettiars do not provide cheque forms for their clients, but those of Rangoon do. It is not customary in Pyapôn to keep any cash reserve against demand deposits ; to meet demands temporary borrowing is resorted to. Up to Rs. 20,000 can thus be paid at once. For a larger sum it would be necessary to get money from Rangoon. The receipts that we issue for deposits do not state that they are payable on demand nor do they state the due date. It is however understood that the money will be repaid on demand. This is the universal custom with Chetties. No Chetty firm issues a deposit receipt in the form just described to me (*i.e.* for a specific period with a note in the left hand bottom corner of the date when it falls due for repayment). The total deposits of my firm in Pyapôn before the recent run was one and a half lakhs. These have all been repaid. But we have experienced much difficulty in making the necessary arrangements for liquid resources. If we had only fixed deposits it would not have been necessary to borrow money to meet the deposit liabilities. When there is a run on a Chettiar firm all Chettiar firms are in some difficulty as all wish to borrow from each other to meet their deposit liabilities. Only those who have been able to borrow from the banks or elsewhere have been able to meet these emergencies.

Fixed deposits would be accepted but nobody in Pyapôn cares to make them. In Rangoon receipts are given for deposits up to about six weeks, and pro-notes for deposits of longer period, while hundis are given for very short periods. Fixed deposits in Rangoon are always repaid promptly when their term expires.

Apart from the Chettiars there is nobody in this locality who regularly buys and sells hundis. If a depositor wants a hundi we charge him no commission ; but others must pay one anna or two annas per Rs. 100 when they buy the hundi for cash. I can only draw a hundi upon a firm with which I have an account. An advice is always

sent to the drawee confirming the issue of the hundi. The form is drawn 'payable to—or order.' It is customary to treat this as payable to bearer ; and the drawee pays the presenter whoever he is. He is not required to endorse the hundi even though payable to order. But if the hundi is payable to a person named and the words 'or order' cancelled it is necessary for the drawee to satisfy himself as to the identity of the payee. All hundis issued here are payable at sight. There is good business here in hundis as a rule but this year business has been slack.

My firm has also a shop at . . . . . (Lower Burma). Two of the partners have shares in businesses in Rangoon, Penang, Singapore and Saigon. One of them has a share also in a business at ..... (Upper Burma).

*Witness C (Chettiar).*

I do not work at any other business, but own about 300 acres of land which I have had to take over for debt.

Chettiers lend chiefly at Rs. 1-4 to Rs. 1-8 per cent. per mensem ; a small proportion is lent at Rs. 1-2 or at higher rates up to Rs. 2. The lenders of other communities charge about the same rates. Petty money-lenders lend at higher rates. The bulk of the advances are for agricultural purposes, and are largely mortgage-loans for paying off other debts or for the purchase of land. We also give loans for cultivation expenses on pro-notes. We expect these loans to be repaid at the harvest each year. The rate for loans on pro-notes is from 4 to 8 annas more than for loans on security. The amount outstanding on mortgages of land would be about one-half ; the rest would be on moveable security or on unsecured notes.

The rates of interest to borrowers in the districts do not vary according to the fluctuations of the Chettiar rate in Rangoon or the fluctuations of the bank-rate. I do not think cultivators would get the benefit of a reduction in the rates of interest that we pay.

We accept repayment of loans by instalments and we credit repayments to principal if asked to do so.

On redemption of a mortgage our custom is to tear a hole in the stamp and return the deed. No one ever asks us to give a reconveyance after redemption. We should be willing to give one at the cost of the other party.

We receive deposits offered and grant interest at current rate. If a receipt is demanded we give one, if not, the entry is made in a pass-book. The pass-book is given to the depositor. These deposits are all repayable on demand. We do not issue fixed deposit receipts ; we have a verbal agreement as to the time for repayment, and whenever the money is asked for in accordance with this agreement we repay it. It is nowhere customary for Chetties to accept fixed deposits as such. But recently in Rangoon, as the result of the run on the Chettiers there, fixed deposit receipts have been issued ; and when the depositor has asked for the money before the due date the principal has been returned to him and all interest forfeited. My firm has Rs. 50,000 on deposit in Pyapôn. The interest we pay on deposit receipts is paid twice a year ; but interest on borrowings from Chettiers is paid once a year.

The hundi form we use is the same as that furnished by Witness B. We do not usually succeed in getting commission on hundis ;

but it pays us to issue the hundis as it saves the expense and trouble of getting money transmitted from Rangoon to Pyapôn. We do not issue hundis at usance. The usual custom is to pay hundis on the day following that of presentation, unless a special request has been made by the drawer for immediate payment. Hundis drawn to order are paid if properly endorsed ; no enquiry is made as to the identity of the payee. It is necessary in issuing a hundi to send an advice, and payment is postponed until the advice arrives. If the advice does not arrive a wire asking for confirmation is sent.

We do not keep large cash balances. If we are short we get money from Rangoon. Even in Rangoon it is not the custom to hold much cash ; any reserve is deposited in banks.

We do not invest in Government securities because it would not pay us to do so.

Chettiers of district towns do not get loans from the Imperial Bank in Rangoon because the bank does not know them.

Money is in excess in our hands from February to May, when it is sent to Rangoon. Our overdrafts with the Imperial Bank have to be repaid by June. This explains the flow of money to Rangoon up to June, after which it comes back for re-lending.

The Chetties are on friendly terms with the local population as far as they know.

Every three years the agent of a Chetty firm is changed. If the new agent is dissatisfied with any loan it is necessary to demand repayment. If the borrower cannot find someone to take up the debt he generally agrees to make over the land to the new agent for a reduced sum. The loss to the firm is borne by the firm, but the outgoing agent's commission is reduced.

My firm has two partners with undivided shares ; their interests are equal. Our head office is in Rangoon, and we have businesses at ..... (Lower Burma) and at.....(Federated Malay States).

*Witness D (Chettiar).*

My firm has only this one shop. We have five or six lakhs of borrowed capital of the proprietors and rather over half a lakh of local deposits by non-Chettiers. Interest on these deposits is at the current Chettiar rate. Only four firms in Pyapôn take deposits. We could get loans from the Imperial Bank in Rangoon ; but our own resources are greater than our needs, and we lend to local Chettiers, charging them interest at one anna or two annas above the current Chettiar rate of Rangoon. We do not wish to extend our business. The leading Chettiers in Pyapôn borrow from U Thet She (Witness E) when short ; the others do not. Such borrowings may be for any period from two months up to a year ; interest is at the current Chettiar rate.

There is no custom requiring any borrower to give presents to the Chettiar lender. I have never heard of such a practice. The principals of a firm would regard it as a crime on the part of any agent taking a present.

We find litigation expensive. We consider six months too long a period for redemption. It generally takes a year to bring property for sale. Where the mortgage is disputed it takes still longer. If property could be brought to sale without the court's intervention it would be very good. The borrower's interests could be safeguarded by limiting

the creditor's right to have the property sold to cases where the interest has been heavily in arrears and where it can be shown that the debt exceeds the value of the land. In such cases the creditor should not be forced to go to court.

It would be advantageous also if the deposit of title-deeds outside Rangoon could constitute an equitable mortgage.

We like the idea of joint stock banks working in the districts as we think they would give us support.

We have heard of the opening of a Chettiar Bank in Rangoon called the Bank of Chettianad. We know very little about it. Chetties may imitate it if it is successful ; but they are conservative, and proposals for the formation of such banks have been occasionally made but have always been rejected.

Occasionally the new agent of a branch increases the rates of interest on existing loans ; but this is only done by the unscrupulous, and is rare.

We should not like legislation to compel us to publish balance-sheet. If we relied principally on deposit money for our resources we should have no objection.

My firm has 5,000 acres of land, of which one-half has been bought and one-half taken over for debt. My firm is the only one in Pyapôn which does not object to holding land ; we undertake farming voluntarily. Other Chettiar owners however would not sell without getting a satisfactory price. One Chettiar at .....in this district owns 2,500 acres while another at ....., also in this district, owns 2,000 acres.

*Witness E (U Thet She, Burman Money-lender, age 76, since deceased).*

I have been in Pyapôn District 51 years. I estimate the Chettiar lendings at 55 lakhs for Pyapôn Shops, 100 to 200 lakhs for Bogale, and for Dedaye and Kyaiklat the same as Pyapôn. No, I think 100 lakhs for Bogale and 50 lakhs for each of the three others. Mine is all hearsay evidence on this point.

My own lendings, together with the value of land and buildings taken for debts, would be about 20 lakhs. There are six other non-Chettians in Pyapôn who lend money on a considerable scale ; their total lendings I should estimate at 20 lakhs altogether.

I do not accept deposits ; I do not like the trouble of keeping the accounts they would involve.

I advance money for current agricultural expenses and for the redemption and purchase of land ; I also advance a little to shopkeepers as well as to paddy-storers. Three-tenths of my capital is advanced on mortgages of agricultural land and about the same amount is in Rangoon on deposit at  $3\frac{1}{2}$  to 4 per cent. I cannot say exactly how much I have lent out on pro-notes ; it would be about  $2\frac{1}{2}$  lakhs. I lend about  $1\frac{1}{2}$  lakhs to Chettians at Chettian rate. For my loans to cultivators I charge interest at one rupee to two rupees per cent. per mensem ; but these highest and lowest rates apply to only a small proportion. It is not easy to recover every year all one's loans for current agricultural expenses ; interest is generally paid but not the principal. Ten per cent. of my loans are irrecoverable.

I favour the establishment of joint-stock banks in the districts as. I have had experience of Dawsons Bank.

Dishonest borrowers are reported by the Chettians to their association and blacklisted for the whole province.

I endorse on the back of the document any payments by the debtor.

The public are inconvenienced by the Chettian system of triennial changes of their agents, since a borrower is sometimes compelled to repay his loan at an inconvenient time because the new agent objects to taking over the loan from his predecessor. If the debtor cannot repay at once the Chettian sometimes brings a suit or writes off a portion of the loan, or increases the rate of interest.

Indigenous bankers should be allowed to accept title deeds of property in order to create an equitable mortgage on the property.

*Witness F (Burman Money-lender).*

Chettians supply money for agriculture by lending to the landlord. They never lend to the tenant direct. Money for trade is supplied on pro-notes, but as most of the shopkeepers are Chinese the Chetties do not do much business with them. The Chetties also finance the industries of the locality (*i.e.* paddy-milling, thatching and *ngapi* making); loans are made on the mortgage of land and houses owned by the borrower. The Burmese money-lenders supply money for the same objects as the Chetties and with the same security. The Chettian do 90 per cent. of the total money-lending. The Chettian rates vary between Rs. 1-6 and Rs. 2, the Burmans between Rs. 1-8 and Rs. 2. The higher rate of the Burmans is occasioned partly by the poorer security of their class of borrowers and partly by the fact that the money-lender has to borrow the money for his loans from the Chetties.

A few Chettians own land and rent it out as well as lend money. Nearly all Burmese money-lenders own land which they rent out, and of these a few trade in the paddy which they get as rent. For both Chettians and Burmans money-lending is the chief occupation. Both Chettians and Burmans take mortgages of land as security.

The only method of learning the total loans of the money-lenders is by enquiry from each of them in turn. For the last Burmese year the total Chetty lending in Pyapôn town would be at least 140 lakhs. The total lending of Burmese money-lenders would be at the most 15 lakhs for the same period. This computation is from my personal knowledge. Four times the figures given would give the total lendings for the whole of the Pyapôn District. I cannot hazard figures for the whole of the Irrawaddy Division. The estimates given by the Chettians for the total lendings in the Pyapôn District are hopelessly too small.

Indigenous bankers of this district have at the most 5 per cent. bad debts among their lendings. These are occasioned by crop failures and hardly at all from dishonesty.

Only the Chettians use hundis; the form of these is unintelligible to me.

There is very strong combination between Chettian firms. Their association act as a general information bureau. It maintains black-lists and passes on information to all Chettians likely to be affected. There is no combination amongst Burmese lenders; they have no relations beyond mutual rivalry and dislike.

The Imperial Bank and other joint-stock banks give too much support to the Chettians and little or none to the Burmese money-lenders.

*Witness G (Mr. Heaton, General Manager of Dawsons Bank, Ltd.).*

I was four years in the District Bank of which the head office is in Manchester. In 1920 I joined this bank, which had been incorporated six years earlier, and was turned into a public company in 1921. In 1920 the bank's activities were confined to Pyapôn District with the exception of the Maubin Branch and a representative in Rangoon. The branch in Rangoon is now very active and there are branches in the Myaungmya and Bassein Districts too. There are further possibilities of expansion in these and other districts. The chief business of my bank is the financing of agriculturists both in long-term and crop-loans. Long-term loans are granted for the redemption and purchase of land as well as for the improvement of land, purchase of cattle, building of homesteads and granaries and for such other purposes where it would be unreasonable to ask for the loan to be repaid in one or two years. The bulk of long-term loans are for the redemption of mortgages by borrowing at a lower rate. The loans are secured by a registered deeds of first mortgages. A borrower is required to promise to pay definite instalments towards the principal of the loan (generally one-tenth) each year. Crop-loans are made for ploughing, transplanting, reaping as the seasons arrive. A crop-loan is generally covered by a pro-note, which is sometimes secured by the original mortgage deed. It is our general practice to secure future advances by the original mortgage deed. The deed ordinarily secures an amount up to a certain limit, which includes the amount ordinarily necessary for cultivating expenses.

The bank also finances paddy-traders by short-term loans. These are people who hold paddy for a rise. The security here is the stock, which is generally held in the granaries of the borrower but is always made over to the bank. Another class of trader stores his paddy in rice-mills for the purpose of getting it milled into rice ; where the miller is trustworthy we do some business with this class also. In the present state of the law the bank does not consider the security on produce loans very satisfactory. Thus our short-term loan business has been hindered. The bank also makes advances to rice millers and to the proprietors of local stores, and to any local industry which can furnish satisfactory security. -

The bank's advances in 1921 were 15 $\frac{3}{4}$  lakhs, in 1926 they were 43 $\frac{1}{2}$ , and at the present moment they are 70 lakhs. The bank's loans and advances in the Pyapôn District total 57 lakhs.

The bank's charges for interest are from 10 per cent. per annum on over drafts and from 12 to 16 per cent. for mortgage loans. For small loans, difficult of administration, the rates go up to 18 per cent.; but there is little business at this rate. If our lending rates are much lower than market-rate borrowers show a tendency to withhold repayments of principal and even payments of interest, because it pays them to re-lend the money. They also in such cases spend much more on luxuries and on unproductive expenditure in general. The opening of one of our branches has invariably lowered interest-rates in its neighbourhood.

The bank's loans are financed mainly by deposits, *i.e.*, fixed deposits and current accounts and saving bank accounts. The proportion of fixed to demand deposits is as 82 is to 18. The fixed deposits range from six months to ten years. The average period for fixed deposits is about four years. The bank keeps a cash reserve and an

investment reserve. These two furnish its liquid assets. The proportion of liquid assets to public liabilities is 41 per cent. This is more than adequate to meet any run on the bank ; ordinarily the bank could meet such a run entirely from its own resources. By holding such a high proportion of liquid assets the bank sacrifices much profit. The average yield of investments for liquid assets would be about  $4\frac{1}{2}$  per cent. The average rate on fixed deposits is  $6\frac{1}{2}$  per cent.

*Branch System.*—We have nine branches in Burma excluding the head office but this has now been reduced to eight since the merger of the Kamakalu and Bogale branches. There is a great demand for the opening of branches in the Delta. The chief difficulty as regards the opening of new branches is the obtaining of funds as our present resources are fully employed by the existing branches. Another difficulty is to secure suitable agents. The opening of a new branch involves unremunerative expenditure. From time to time the bank has made proposals to Government for assistance in opening new branches ; but all these proposals have been unsuccessful.

*Deposits at Branches ; cheques.*—It is very difficult to obtain deposits at the branches, as there is no investment habit among the people. The bulk of the deposits are from Europeans, and come into the Rangoon and the head offices. Some deposit business is done at Maubin, Kyaiklat, Dedaye and Moulmeingyun, but it is small as compared with the advances at these branches. A slow growth in Burmese deposits at the branches is however noticeable. People who have deposits at the head office (Pyapôn) or at a branch have facilities to cash cheques at the Rangoon office ; this has been arranged to encourage the keeping of current accounts and the use of cheques. The Bank's cheque-forms are printed in English only ; this is not a serious obstacle to an increased use of cheques. A slow increase in the use of cheques by local people is noticeable now.

*Financial Year.*—The bank's financial year closes on the 31st October. The reasons for choosing this date are—

(1) By that date the old crop should be completely marketed and all loans made to traders and others who store paddy should be repaid in full.

(2) All the previous year's crop-loans should be paid up by that date and interest and instalments towards the principal of long-term loans.

(3) All crop-loans except loans for reaping have been advanced for the existing season.

(4) Transplanting is over and there is a lull in agricultural operations which give the bank time for its audit.

(5) The bank is able to renew all its loans because of the above reasons and to take timely action against defaulters.

*Remittance.*—The bank does much remittance business. From January to April the average daily remittance would be  $1\frac{1}{2}$  lakhs. This includes remittances between branches and Rangoon for our own purposes as well as for our customers. For our customers remittances are by telegraphic transfer and on demand drafts, either on Rangoon or on the branches to which the remittances are made. They are ordinarily met from the cash balance of the branch addressed. The methods by which the bank supplements the cash balance of a branch in order to meet the drafts or telegraphic transfers are—

(i) By remittances of cash from head office by speed launch.

- (ii) By telegraphic transfers through the Government treasuries and sub-treasuries.
- (iii) In Bassein, as the Imperial Bank has a branch there, remittances are made through that bank.

Transfers through treasuries by telegraphic transfer is not entirely satisfactory. If the sub-treasury officer is on tour the money cannot be got until he returns. The same difficulty arises if he is ill. Even when he is present undue delay sometimes occurs in the payment of funds to the bank. The bank undertakes to pay its drafts on demand, and by failure to do so it is exposed to liability for damages. It is not a sufficient answer to the customer that the treasury officer is on tour or ill. In cases of delay the bank has, at great expense and inconvenience, to rush money by speed boat to the branch where it is needed. Incidentally the branch thereby gets more money than it needs, when the sub-treasury pays its draft. Unsuccessful representations on this matter have been made to Government. I have heard it said that the difficulty is that the High Court refuses to allow the delegation to Township Judges of the duty to pay moneys from the sub-treasuries.\*

## II.—KYAIKLAT TOWN.

*Witness H (A group of eight local Chettiars).*

There are 22 Chettiar businesses in Kyaiklat. One of them is now a branch of the Bank of Chettinad opened two months ago ; the business here of that branch existed before the bank was formed.

Three of us have land taken over for debt. One has 270 acres, one 80 and one 400. The land is let to tenants. Chettiars here never buy land and do not want it. Apart from the land mentioned they have no business besides money-lending.

Except for temporary borrowings from local Chettiars, money when needed is got from Rangoon by messengers. If there is not a branch there some Rangoon Chettiar functions as agent. Temporary local borrowings are at one anna over the Rangoon Chettiar rate ; the longest period is one month. Borrowings from Rangoon are at the current Rangoon Chettiar rate increased by one to five annas. Such borrowings are generally for six months at the most. Money sent to Rangoon from here also goes by messenger. We do not buy or sell hundis here ; nor do any other people here. We cannot explain this. We occasionally cash a hundi from Mandalay—say four or five a month ; never cash hundis from Rangoon.

Chetty lendings here are mostly for the purchase and redemption of land and for the building of houses and for agriculture. A little business is done with shopkeepers. We also lend to local paddy millers.

Loans for current expenses of agriculturists are secured on pro-notes or mortgages. Repayment is always in money. Loans to shopkeepers are generally secured by a mortgage of the shop, occasionally by a pro-note. Loans to millers are usually made on a pro-note ; sometimes they are secured by a mortgage.

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\* Since this evidence was recorded Government has appointed additional township officers at the headquarters of three townships, and has arranged for more frequent reports of cash balances from others ; see paragraph 368 of the first volume of the report.

Interest on loans secured by a mortgage on land or houses varies from Rs. 1-2 to Rs. 1-8 per cent. per mensem. Most business is done at Rs. 1-4. Without mortgage the rate varies from Rs. 1-4 to Rs. 1-12 : generally it is Rs. 1-6. The rates for loans on gold and jewellery are the same as for those on land. If we were able to borrow more cheaply, three-eighths of the saving would be passed on to borrowers.

Losses on our loans are about one-eighth of the amount lent. The causes are incapacity of borrowers to repay ; they ascribe this to crop-failures and taxation.

We accept repayment of loans by instalments. Generally payment of interest is made every twelve months. When an instalment of principal is repaid between two regular dates it is reckoned at once as a reduction of the principal on which interest is computed. Borrowers are not able to check the Chettiar accounts.

We accept money for safe keeping for a few days, paying no interest ; otherwise we accept no deposits.

About half the money we lend is borrowed from Rangoon or Madras. The money from Madras is sent by hundi payable in Rangoon. This estimate is valid for all Burma outside Rangoon.

Kyaiklat Chettiars cannot borrow directly from the Imperial Bank, but until the recent Chettiar failures we could always get as much money as we wanted. We sometimes borrow on pro-notes at a flat rate of 8 per cent. per annum from the Kyaiklat branch of Dawsons Bank. There is not much such borrowing. The bank does not favour such short loans (e.g. 10 days) as the Chettiars want for their borrowings.

Every March and April we find we have more money with us than there are borrowers for. This would not be more than one lakh. Such money is put on deposit with the Rangoon Chettiars. Interest is given at one anna less than the current Rangoon Chettiar rate. The money is wanted again within three months. If there were a local bank that would take the money for such a short term on deposit we would deposit the money there.

We consider the law sufficient at present but consider the interval between the final decree and the sale of property too long. Property decreases in value by neglect in that period. The process-servers also do not do their work properly.

We agents would have no objection to the publication of annual balance-sheets.

*Witness J \* (A group of three Burman Landlords).*

We own respectively 400, 700 and 400 acres of lands. We are really landowners. We lend only to tenants, charging interest at Rs. 1-8 to Rs. 3 per mensem ; we lend mostly at Rs. 2. We lend sometimes on the mortgage of cattle and paddy, occasionally of houses ; but about two-thirds of our lendings are on pro-notes. Our rates are the same for loans secured and unsecured. If we trust a man we ask no security. We lend at the time of sowing, transplanting and harvest ; about half our lendings are at transplanting (*Wazo* and *Wagaung*), and one-quarter at each of the other periods. All repayments have to be made after harvest. Our total lendings for last year were Rs. 10,000, 10,000 and Rs. 8,000. These are average figures for all years. About one-third of

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\* There is no witness marked I.

our lendings are borrowed from the Chettians and two-thirds are from our own money. We can always get from Chettians as much money as we want.

The Chettians' rates of interest for loans up to Rs. 10,000 are Rs. 1-8 and for larger loans Rs. 1-4. We landowners do not borrow on jewellery; the rates for loans on jewellery are the same as for loans on land. We have to pay the Chettians' interest after we have got our paddy, generally about February; we sell the paddy then. We always borrow from the Chettians; never from Dawsons Bank. The reason is that generally the Chettian lends on a simple pro-note, whereas the bank requires preliminaries.

The tenants repay us in paddy, not in money. The paddy is valued at the current sale rate. We sell the paddy to brokers, either in the threshing-floor, or, if we have kept the paddy in anticipation of a rise in price, in the granary. The buyer bears the cost of transport. We sell about one-tenth to paddy merchants, the rest to brokers. These merchants get most of the purchase money from the Chettians.

If the tenants have any ornaments they borrow from the Chettians.

If we could get cheaper loans we should give the whole benefit as reduced interest to our tenants, because we lend, not to get a profit but to work our land.

Where the rate of interest is by the month the Burmese month is used. No deduction is made from the principal when it is given. No presents are given. We lend only money not paddy.

We never lend for other than repayment after harvest. Should the loan remain outstanding we do not increase the rate of interest. We lose every year about one-fifth of our lendings. This is caused by bad tenants. A good tenant will pay the year after if his crop has been bad one year; a bad tenant will not and we discharge him. Thus we get bad debts.

After paying rent and debts only one tenant in ten will have a little paddy over for sale. Practically all sold paddy is sold by landowners.

There would be no advantage in any scheme for co-operative selling that entailed the collection of paddy in a common centre. The cost of collecting the paddy would discount any advantage from the power of collective bargaining.

In a village of fifty houses we would put the petty amounts available for mutual borrowing at about Rs. 1,000 for all the classes in the population. The total value of the jewellery available in such a village if there is no landlord resident there would be at the most Rs. 1,000. On the average a landlord in the country would have no more than Rs. 3,000 worth of jewellery in the family. The landlords in the towns would have at the most Rs. 5,000 worth.

*Witness K (A group of four Paddy-millers).*

Three of us are Burmese, one Indian. We millers want money from January to June for the purchase of paddy. We hardly ever buy the crop on the ground before it is ripe. If we buy the crop on the threshing-floor we have to bear the cost of transport. If we buy from a trader he has to bear the transport to the mill. The average cost per hundred baskets for transport by boat is Rs. 4. We sell most of our milled rice to Rangoon shippers' representatives. They pay the cost of transport. They pay us in cash at the mill. They also pay us sometimes by cheque on Dawsons Bank. Some rice we sell to local dealers

on the same terms. Some rice we send to dealers in Upper Burma. There are such dealers at all places up the river from here to Thayetmyo. The dealer has to pay the cost of transport. Payment is generally made by money sent through the post.

We borrow from the Chettiars and from Dawsons Bank, mostly from the former. The Burmese money-lenders here generally lend only to their tenants, *i.e.*, they are really landowners. The Chettiars do no business except lend money. Land that accrues to them from mortgages they let out to tenants, but the total holdings of the Kyaiklat Chettiars would not be more than 500 acres. They have no desire to keep land. We can give no estimate of the total of Chettiar lendings. We think the Chettiar lendings for the whole district would not be less than 4 crores. Such losses as the Chettiars sustain are occasioned by bad crops ; but we think the local Chettiars lose very little ; they are generally covered by their security. The Chettiars are kept informed about one another ; we think the Nattukkottai Chettiar Association acts as an information agency. The Burmese money-lenders are heavy losers ; we estimate they lose 30 per cent. of their lendings, owing to the lack of security.

The Chettiars lend here for the redemption and purchase of land, for the general purposes of agriculture, and also for the storing of paddy. They lend very little to shop keepers. Their loans to mill-owners are chiefly for paddy-buying, but also for the general business of milling. The Chettiars demand the mortgage of the millers' property, either land, jewellery, or mill. They ask for a mortgage deed or pro-note ; they never take the guarantee of friends. They let a loan go on indefinitely so long as they get their interest. They accept repayment of loans by instalments ; we cannot say whether they at once reduce the interest on the principal when an instalment is paid at an odd time. We have no means of testing the accuracy of their accounts of our loans, but we trust them. The Chetties help each other but there is no co-ordination between them and lenders of any other classes.

There is some local prejudice against the Chetties ; these are thought greedy, and people object to their asking for presents in kind, and to their comparative ruthlessness in demanding their full interest. Only the competition of other lenders can alter this. At present the Chettiars monopolise the lending.

*Rates of Interest.*—With mortgage of land the Chetties ask from Rs. 1-8 to Rs. 2-4 ; the average is Rs. 1-12. The same rate obtains for the mortgage of houses. The Chetties do not like paddy-mills as security. The usual rate for mortgage of jewellery is Rs. 1-8. There is no reduction on borrowings of over Rs. 10,000. The Chetties ask for the most they can get. The interest of Burmese lenders to their tenants varies from Rs. 2 to Rs. 3. The rate of the local pawnshop on gold ornaments is one anna in the rupee.

We do not think that a reduction of the rates whereby indigenous bankers could borrow their money would lead to any reduction in the rates at which they offer loans.

*Adequacy of Capital.*—Sometimes although we have good security we cannot borrow money in Kyaiklat. This is especially so from June to September. Dawsons Bank cannot lend over a certain figure and the Chettiars do not like to lend too much to one man. They will make delays for consideration of the loan, etc. The Chettiars state that there is the same financial tightness in other centres at the same period.

They will at such times lend only at an enhanced rate of interest, say 4 annas more, and demand the very best security. It may be that the Chetties have a surplus which they cannot lend out during March to June, by which season the crops have been bought. But the unusable surplus is owing to the Chettiar's disinclination to lend on any other than landed security.

*Remittances.*—When we want to remit money we either send it by agent or send it in notes, insured, through the post. We can send money to Rangoon by Chettiar hundi, but we have to pay at this end a commission of two annas per Rs. 100, and in Rangoon six pies per Rs. 1,000 if we want to have the money in anything but silver. We cannot get Chettiar hundis for any place but Rangoon, because the local Chettians elsewhere do not keep a sufficient reserve to cash the hundis.

*Proposals.*—We would like the establishment in each district where there is no such institution of a joint-stock bank or branch thereof with a local directorate. We are opposed to any scheme for the amalgamation of the local money-lenders, either with or without their own control. We favour the application of the *kommendit* principle to any such venture, and think the participation of a large bank as a silent partner would be advantageous. There would be no advantage to us in the publication by Chettians of balance sheets.

For our business we should like the money-lender or other financing agency to say, before the beginning of the industrial season how much it is prepared to advance to the miller for the whole year. Thereby the miller could buy with certainty and a present element of uncertainty in the conduct of his business would be removed.

We think indigenous bankers could add to their lending power if they went in more for financing industry and commerce, instead of as now lending almost entirely to landowners.

The Chetty system of changing the agent every three years often means the following disadvantage to the public, when the new agent wants to recall a loan given by his predecessor :—

- (i) The principal has to be repaid at once, with consequent inconvenience and loss.
- (ii) The rate of interest will be increased.
- (iii) A new mortgage deed has to be made by the borrower at his cost.

*Witness L (Six Traders in Kyaiklat).*

Two of us are Burman piece-goods merchants and two are Indians in the same trade ; two are Chinese general merchants. All of us are the owners of our shops, and we all sell both wholesale and retail. Three of us also trade in paddy.

All our goods are got from Rangoon, except a few silk goods from Mandalay. The latter are paid for by V.P.P. and their total amount is only one-tenth of the total stock per individual at the most. For goods bought in Rangoon all payments are made in person ; either we go to Rangoon to pay or the payee comes here to receive. Hundis are never used.

Seven-tenths of our stocks are bought in Rangoon on credit. For credit purchases we pay one anna in the rupee interest if the money is paid within three months. If payment is further delayed we have to pay further interest at Rs. 1-8 to Rs. 3 per mensem. We are not compelled to buy always from the shop from which our credit purchases

are made. We buy on credit every month but our buyings about December are double what we ordinarily buy ; this is because they are in preparation for the heavy sales to cultivators after the harvest. We have to pay every month for the goods already bought on credit before we can get fresh credit.

We have borrowed very little. But we have sometimes borrowed from the Chettiars, and then we have paid interest at Rs. 1-8 and given land as security. The Chettiars will take only land as security. If we borrow on a pro-note we pay Rs. 2 interest. Short loans we can get by borrowings from other shopkeepers, but such loans are for only seven days.

Chinese shopkeepers are able to borrow from other Chinese. For a loan of a few days they pay no interest and execute no document. For other loans the terms are the same as for the Chettiars.

We cannot borrow from Dawsons Bank because we have no other security than our shops and goods.

We are all of us most in need of money in the months of November, December and January. We need the money in those months as at that time we have to pay for goods bought in Rangoon on credit. At the same time we have to replenish our stocks bought on credit. Without first paying for the stocks previously bought we can get no fresh credit. During those months we cannot get the amount we want from the Chettiars as they are short. Not until after the harvest are they again in funds. The amounts we needed to borrow in the three months of November and December 1928 and January 1929 varied from Rs. 1,500 to Rs. 8,000 ; average about Rs. 4,000. If our sales had been better, we should not have needed to borrow so much. We estimate the total of all our borrowings as averaging one lakh of rupees per annum.

Our credit sales are one-third of our cash sales except in the case of the Chinese amongst us ; for them credit sales are one-half their cash sales. For all of us such credit is given chiefly in the four months, November to February. The Chinese amongst us take no interest for credit sales ; the others charge one anna in the rupee, payment is made in March and April after the harvest is complete. No security is taken. All payments are in cash. There is no compulsion upon the credit purchasers to buy always at the same shop. Credit is given both for wholesale and for retail trade.

### III.—DEDAYE TOWN.\*

*Witness M (A Group of two Burmese Money-lenders).*

In Dedaye there are about 20 Chettiar shops and ten large Burmese money-lenders. The Chettiars lend altogether at least 40 lakhs, and the Burmese about 4 lakhs. The lendings of other sorts of lenders in Dedaye are very small. Ten years ago the Burmese lenders in Dedaye lent twice as much as now ; their business has diminished through increase of the Chettiar business. Chettiar shops are increasing in Dedaye at the rate of one a year. Land-owning is our principal business, not money-lending.

We have never borrowed from Dawsons Bank. Having good security to offer, we can always borrow as much as we need. One of

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\* Pronounced in three syllables : De-da-ye.

us owns 400 acres of land, the other 1,000 acres. The former last year lent about Rs. 3,000 to tenants and Rs. 16,000 to non-tenants. The latter last year lent to tenants about Rs. 4,000 and to non-tenants Rs. 20,000. Last year was an average year.

We lend both to our tenants and to others. Both our tenants and others prefer to borrow from the Chettiers, when they have jewellery to offer as security ; because the Chettiers can lend more and their loans can better be kept secret. Our largest lendings to any one person are Rs. 1,500. We lend rather in the character of friends to persons well known to us. We do not finance paddy merchants or shop-keepers.

We lend to our tenants without security at rates from Rs. 1-8 to Rs. 2. They repay us after harvest, in money, not in paddy. Our rent is due in paddy, but we get the tenants to sell the rent paddy for us at the market-rate and to pay us cash. We have no granaries of our own. The paddy is sold on the threshing-floor to brokers or to merchants. The latter sometimes store it hoping for a rise in price.

When we lend to non-tenants we lend only to Burmans. On the security of land, houses and gardens we lend at rates from Rs. 1-4 to Rs. 1-8, generally at the rate of Rs. 1-8. On jewellery we lend at Rs. 1-8. On pro-notes we lend at from Rs. 1-8 to Rs. 2. We lend only with our own money. We do not borrow from Chettiers.

Our interest is calculated according to the Burmese months. We make no deduction from the principal at the time of lending. We lend no paddy. No present is given to us by borrowers.

Our loans are nearly all for the purchase or redemption of land. About one-half of a year's new loans are made in April, May and June.

As a rule we lose about one-sixth of our lendings, from crop-failures and dishonesty of our borrowers. If we trust a man we allow the loan to continue till the next harvest, at the same rate of interest. If the man is dishonest we strike off the debt, unless there is a mortgage when we come to an agreement for as large a proportion as we can get.

We can always get as much money loaned to us as we require.

The rates of the Chettiers here are, for loans on land mortgage, from Rs. 1-6 to Rs. 2-4. Most business is done at the rate of Rs. 1-6. Their rate without security varies from Rs. 1-6 to Rs. 2-4. We cannot say at what rate they do most business without security. We do not think there are any lendings here from Rangoon Chettiers. The Chettiar rate for lendings on security of jewellery is the same as for landed security. We do not know of any distinction made by the Chettiers in interest for loans of above and below Rs. 10,000.

We have heard that the local Chettiers have an association, since we have heard that they have undertaken not to lend at less than Rs. 1-6.

The Chettiers' practice of triennial changes of agents causes much inconvenience to borrowers since the new agent often demands immediate repayment of a loan granted by his predecessor and the borrower has to try and raise loans for the amount ; if he is unable to do so he is run in to court. Or the new agent will increase the interest on the old loan.

*Witness N (Group of three Burman Paddy-millers).*

We buy paddy direct from the cultivator's threshing floor ; we pay the cost of transport—average Rs. 5 per 100 baskets, by boat. We sell our rice to shippers in Rangoon who pay the transport to Rangoon.

We are paid for our rice either with cash brought by the buyer's agent or through Dawsons Bank ; hundis are not used. We sell some rice to Upper Burma merchants, getting payment from their agents or through insured post.

We need loans from February to July to buy paddy. In an average year one of us borrows Rs. 50,000 and the other two take Rs. 20,000 each.

We all borrow from Dawsons Bank ; one borrows also from Chettiars on pro-notes. For loans from Chettiars he pays Rs. 1-4 to Rs. 1-6 interest, according to the general supply and demand of money. There is no difference in the rate for loans above and below Rs. 10,000. Having good security we are always able to borrow as much as we want in Dedaye.

There are only three Burmese money-lenders of importance in Dedaye ; their total lendings to others than their tenants are about four lakhs. The usual rates of interest charged by Burmese money-lenders are Rs. 1-6 and Rs. 1-8 according as the security is land or jewellery ; they usually insist upon security in one of these two forms.

The total lendings of Chettiars in Dedaye would be about 60 lakhs. We have hardly ever heard of the local Chettiars losing any of their loans. They have agreed upon charging Rs. 1-6 as the minimum rate of interest. We have heard that any Chettiar who charges less must pay a fine to the local temple.

Chetties accept repayment of loans by instalments. If an instalment is paid between two regular dates for instalments they at once compute the interest only on the reduced principal. We have heard of no prejudice against the Chetties. The Chetty practice of changing agents every three years entails some hardship however since the new agent sometimes demands the immediate repayment of a loan. If the Chetties and Burmese lenders could borrow money at reduced rates they would not reduce their rates to borrowers. The branch of Dawsons Bank here has had no effect on Chetty rates. We are opposed to the combination of indigenous bankers into local banks. We would like the establishment of local joint-stock banks with a local directorate, the directors to be paid only by a commission from profits.

*Witness O (Group of five Traders).*

Four of us keep general stores in Dedaye, one is a timber trader there. All sell both wholesale and retail. Two of us who keep general stores have a more important business in paddy-trading. We get fresh stocks every four or six months. The timber trader buys his stock from Mandalay ; one general dealer buys some things at Myingyan and Pakôkku ; all the others buy all from Rangoon. Two-thirds of our stock is bought for cash ; the rest on credit. We cannot get fresh credit without first paying for the last lot of stock bought on credit. When we buy on credit we do not have to pay interest if we pay up within one year. We are not compelled to confine our trade to the shop that gives us credit.

We need most money in the period November to January ; every year we need about Rs. 30,000 each for that period. We need this money to increase our stocks in preparation for the coming of persons from other districts for the reaping and also because our sales to local

cultivators are heavier after the harvest when they have most money. During the three months stated we can only borrow from the Chettiers about two-thirds of what we want, although we offer good security ; this, the Chettiers say, is because they cannot get enough from the Rangoon banks. Dawsons Bank and the Burmese lenders are equally unable to satisfy our requirements. The Chettiers are not again in funds until after the harvest has been sold. We increase our stocks by about one-third in preparation for the harvest.

Half of our sales are on credit. Credit sales are heaviest in July, August and November to January. The goods have to be paid for by the time the paddy has been sold, *i.e.*, in March and April. The cost of articles sold on credit is higher than those sold for cash by about one or two pice in the rupee. We are repaid in cash, not paddy. The rates of interest for wholesale credit are rather less than those for retail trade.

One of us, a general dealer, never borrows. The rest of us all borrow. We generally borrow from Chettiers ; the timber trader sometimes borrows from Dawsons Bank, Ltd. For periods up to ten days we can raise loans up to four or five thousand rupees from other shopkeepers without interest or security and without any document.

Burmese lenders charge interest at Rs. 1-4 if the security is land or gold ; for loans on a pro-note they charge Rs. 1-8 to Rs. 1-12. They cannot lend as much as Chettiers, and thus are less liked.

Chettiers will not accept our shops and stocks as security. For loans secured with gold they charge Rs. 1-4 to Rs. 1-6. With land as security they charge Rs. 1-6 to Rs. 1-12. If the borrower is well-known to them they will lend on a pro-note, with or without guarantors ; interest is Rs. 1-6 or Rs. 1-8. The higher rates of interest are charged in October to December ; the Chettiers say higher rates are necessary because money is scarce then.

Chettiar interest is paid every year, but if they do not trust a man they will sometimes ask for the interest every month. They will accept repayment of principal by instalments. There is no reduction of the interest on the principal if an instalment is paid between two regular dates. The Chettiers would not reduce their rate of interest however cheaply they were able to borrow money.

There is no way in which borrowers can check the correctness of the Chettiers' accounts.

We have heard that the local Chettiers have agreed upon minimum rates of interest. For loans up to Rs. 2,000 the minimum interest is to be Rs. 1-8 ; for loans over Rs. 2,000 the minimum rate is to be Rs. 1-6. The penalty for breaking this rule is said to be a fine of Rs. 500.

The local Chettiers help each other but no lenders of other communities do this. We do not know if there is any period when the Chettiers have more money than there are borrowers for.

There is a prejudice on the part of some people against the Chettiers, these persons allege that the Chetties sometimes ask for more interest than is their due, *e.g.*, they will ask for a year's interest when three months' only is due. We think these allegations are well grounded although we ourselves have no cause for complaint. The Chettiar practice of changing agents every three years leads to abuses. The new agent sometimes demands immediate repayment of a loan and the money has to be raised even at higher rates of interest from other Chettiers ; or the old loan will only be allowed on the payment of

higher interest. If the loan cannot be repaid the Chettiar at once brings a case.

One of us thinks that there would be a benefit for the public in the publication of balance sheets by Chettiars.

We do not think the Chettiars by themselves can cater for the growth of trade and industry.

We are strongly against any scheme whereby the local money-lenders would be able to combine into a bank. We would like some form of local joint-stock bank with a local directorate, the latter to be paid only out of profits.

We have never heard of the Usurious Loans Act. We do not think there is any hardship for the Chettiars in the delay between final decree and sale of property, and the delay is a blessing for the borrower.

The Chettiars fail to get one-tenth of their loans back, generally from the failures of crops. We would estimate the losses of Burmese lenders from the same sources as about one-third.

These are about 20 Chettiar Shops in Dedaye ; we estimated their total lendings at 80 lakhs.

The Chettiars in Dedaye do not take deposits ; there is nobody willing to deposit.

None besides the Chettiars buy or sell hundis ; Chettiars do only a small business in this way. Most payments to Rangoon are made by messenger ; a small proportion by registered post. Payments to Mandalay or Pakókku are generally made by insured post. We never use hundis because, even if we can get a hundi on the place to which we want to send the money, there is a delay of several days.

#### IV.—BOGALE.\*

##### *Witness P (Five Agents of Chettiar Firms).*

We lend chiefly to owners and cultivators of agricultural lands ; one of us has a small amount of loans to millers and shopkeepers (Rs. 30,000 and 10,000 respectively). There are six paddy-mills in Bogalé ; one is kept by a Karen and the rest by Burmans ; they borrow from Chettiars and from the local branch of Dawsons Bank.

Our loans are mainly loans given for the purchase and redemption of land and secured by mortgages. We also make loans for the current expenses of our clients, taking mortgages or pro-notes. For all five of us, doing a total business of 18 lakhs, the total of loans on pro-notes is about 6½ lakhs.

Chettiars in Bogale charge interest at Rs. 1-4 to Rs. 1-12 ; most at Rs. 1-4. Our rates are less than at Pyapón because there are more firms here—altogether there are 42 firms here including those at Myingagon which is close by. The rate of loans on pro-notes is 2 to 6 annas more than for loans on security. Fluctuations in the Rangoon Chettiar rate and the Imperial Bank's rate have no effect in Bogale. Cultivators and traders would not be given the benefit of any decrease in the rates at which we can borrow. We cannot suggest any way in which rates of interest could be reduced.

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\* Pronounced in three syllables : Bó-g'le.

We accept payment of instalments of loans. When an instalment of principal is paid between two regular dates of interest payment we reckon it at once in reduction of principal and adjust the interest charge accordingly.

We have never heard of a new agent raising the rate of interest for a loan on taking over the business. On the other hand a new agent sometimes writes off principal when the old agent advises him that part is irrecoverable. It is not customary to take presents from borrowers in any shape or form.

Borrowers never ask for reconveyances of their land after redemption ; we should be willing to execute these if the borrowers bore the cost.

About one-sixth of our loans are not recovered; generally the loss is due to crop-failures.

Persons offering good security can always get loans at Bogale. If the money were not available in Bogale we should bring it from Rangoon. We can in fact get all we need from the local branch of Dawsons Bank. Chettiars in the districts cannot borrow from the Imperial Bank in Rangoon unless they are personally known there.

Chettiars in Bogale make temporary loans to each other, for periods up to ten days, without security and at Rangoon current Chettiar rate. Such loans are not above Rs. 50,000 and are not made to non-Chettiars because these are not trusted.

We have no deposits. We should be glad to accept them if they were offered to us.

From March to June we send money to Rangoon ; ordinarily we send altogether about 3½ lakhs in that period. The money sent is partly to repay money borrowed in Rangoon and partly to be put on deposit with Rangoon Chettiars because we cannot use it here. The Rangoon Chettiars pay us interest for these deposits at 8 to 12 annas per cent per mensem. No receipts are given for the deposits. They are all payable on demand, and we do in fact get the money back whenever we want it.

Hundis are not used in Bogale. Remittances are made by actual transfer of cash. We do not keep cash reserves.

We are opposed to any proposal to enforce the publication of our balance-sheets as this would be contrary to our customs.

*Witness Q (Three Burmese Millers.)*

Two of us own one mill each, the other owns two mills. The former two that find one-third of the money they want every year is not available locally. We want money chiefly for buying paddy ; most in January to September. We are unable to borrow from the Imperial Bank because we are not known to it. The first two of us borrow from Dawson's Bank as a rule, and some times from Chettiars ; the third of us borrows only from Chettiars.

Dawson's Bank lends on the security of land or mills, the rates of interest being the same for both these sorts of security. For loans over Rs. 10,000 this bank charges Rs. 1-2 per cent, for smaller loans Rs. 1-6 to Rs. 1-8.\* The period of its loans is always fixed.

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\* Mr. Dawson notes that the usual rate in Dawsons Bank for small loans is really Rs. 1-4.

Chettians usually lend only on the security of land mortgage or gold; but if a borrower is well known to them they lend to them on a pronote. They do not accept our mills as security. For loans on pro-note their rate of interest is Rs. 1-8-0 for loans above Rs. 10,000 and Rs. 1-10-0 to Rs. 1-12-0 for smaller loans, the higher rate being in force generally in the rainy season. According to the Chettians this increase in the rate is due to scarcity of money. For loans on gold interest is from Rs. 1-6-0 to Rs. 1-10-0. For loans on land the rate is Rs. 1-6-0 for loans above Rs. 10,000 and Rs. 1-10-0 or Rs. 1-12-0 for smaller loans. We pay interest to the Chettians annually. Interest in arrears is added to the principal and bears the same rate of interest. But the principal can remain unpaid as long as we like. If an instalment of principal is paid between two regular interest dates it ceases at once to bear interest. We agree with your estimate of 130 lakhs for the total Chettians loan in Bogale and Myingagon.

Burmese money-lenders in Bogale and Myingagon probably lend about one-third of the amount lent by Chettians, and they obtain from the Chettians one-third to one-half of the total capital they use. One-third of the loans by Burmese lenders are on the security of mortgages and two-thirds are given on pro-notes. For mortgage loans they charge Rs. 1-12-0 to Rs. 2 per cent per mensem; and for unsecured loans Rs. 2 to Rs. 2-8-0. Their loans are generally to persons who cannot offer security acceptable to a Chettiar; generally tenants or other cultivators. Like the Chettians the Burmese lenders accept payment of an instalment of principal, and an instalment paid ceases at once to bear interest.

Some Chinese shopkeepers who own agricultural land lend to their tenants and lend a little to other Chinese; otherwise they are not money-lenders.

There is no prejudice in this locality against either Burmese or Chettiar lenders. Neither of these has any arrangement for borrowers to check their accounts; no pass-books or copies of accounts are furnished. A reduction of rates at which Chettians or Burmese lenders borrow their capital would not be reflected in lower rates for their borrowers. We have no suggestions to make for the improvement of indigenous bankers' methods of doing business. But the triennial changes of agents in Chetty firms inflict hardship on the borrowers in as far as the new agent often demands the immediate repayment of loans from persons whom the old agent trusted but the new agent does not trust. There would be no advantage to borrowers in compelling indigenous bankers to publish balance sheets.

We should like to see a joint-stock bank established in every town; there would be room for both the bank and the local money-lenders. There is no likelihood of the Burmese and Chettiar lenders forming a bank together.

Chettiar lenders do give help to each other, but not to Burmese; Burmese lenders help neither each other nor the Chettians.

*Witness R (Five Chinese shop-keepers.)*

We are all proprietors of our shops, which are general shops. We sell retail and also sell wholesale to village shop-keepers. We sometimes sell to these shop-keepers on credit, charging no interest; but we usually sell for cash. We do not compel a credit-customer to confine his purchases to us. Our chief sales are to cultivators, largely

on credit without interest. Payment is made either in cash or in paddy in March or April. If a good harvest is expected we increase our stocks in preparation for large sales to cultivators. We buy most of our goods in Rangoon, chiefly for cash. About 5 per cent is bought on credit. Our creditors do not compel us to confine our custom to them.

We also carry on trade in paddy which we buy locally and sell to millers in Rangoon. We cannot separate our loans for our shops from our loans for paddy-trade. We take most loans during the period February to June and we generally repay by November. This past year we have borrowed Rs. 35,000—15,000—nil—10,000—25,000 respectively.

We generally borrow from Dawsons Bank; for short-term loans we borrow from the Chettiers. The Bank's rate is Rs. 1-4-0 whatever the amount of the loan and the principal has to be repaid annually. The bank accepts only mortgages of land and houses (including the shop, but not its contents).

The Chettiar rate varies from Rs. 1-8-0 to Rs. 1-12-0. The higher rate is for loans on prom-notes, the latter for loans on mortgages. For mortgage-loans over Rs. 10,000 the rate is Rs. 1-6-0. The rate when gold and jewellery is mortgaged is Rs. 1-8-0. We pay interest to Chettiers annually along with the principal.

There are no Burmese professional money-lenders in Bogale, and we have never borrowed from them. Sometimes for short term loans of a few days we Chinese lend to each other. Such loans are without interest. The most so borrowed at any one time is Rs. 2,000.

We can always borrow money in Bogale while we have good security; if not from Dawsons Bank, then from the Chettiers. Formerly the Chettiers could supply as much as we wanted from them, but this year on account of Chetty failures in Rangoon they are short of money.

We never deposit money with the Chettiers or with Dawsons Bank. We never use hundis or any form of trade bill; when we want to send money to Rangoon we send it by messenger.

We ensure the correctness of the Chettiar accounts of our loans by signing in the Chettiar's books. We get no copy of the account. We get a stamped receipt on repayment of the principal sum.

We do not see any advantage for us in the publication by Chettiers of their balance-sheets.

We think the Chettiar rates of interest are too high, and we think we should get loans more cheaply from them if they could get money more cheaply.

We think the Chetty rates are too high but otherwise our only cause of complaint is the triennial change of agents. The new agent sometimes insists on our drawing up fresh mortgages deeds and we have to pay for fresh stamped paper.

We would like the establishment of the branch of a joint stock bank in all towns where there is no such. Such branch should have a local directorate and be the agency of the Imperial Bank. We would not like the indigenous bankers to form a combined bank as this would result in no competition and consequently high rates of interest. We would like the kommandit principle to be established as regards the proposed local bank.

## SURVEY IV.

## LENDERS IN SELECTED TOWNS.

This survey was mainly carried out by Mr. Vellayan Chettiar, son of Dewan Bahadur A. M. M. Muragappa Chettiar of the Provincial Committee, and himself a banker of considerable experience in one of the largest Chettiar firms, with personal knowledge of conditions not only in Burma, but in India, Ceylon, and the Federated Malay States.

The method adopted for enquiry was as follows. A comprehensive questionnaire on indigenous banking was drawn up, and with the help of this some of the representative and leading indigenous bankers in each selected town were questioned. The enquiry was made during December 1929, January and February 1930, in the following towns :— Gyobingauk, Bassein, Moulmein, Mandalay and Pakôkku. Gyobingauk is a small railway town in Tharrawaddy district ; Bassein and Moulmein are the two most important ports of the province after Rangoon ; while Pakôkku may be regarded as typical of the dry zone. In Mandalay the enquiry was made by the Chairman and Secretary of the committee in the unavoidable absence of Mr. Vellayan Chettiar.

Altogether 11 Burman, 9 Chettiar and 1 Bengali witnesses were separately examined. One of the Chettiars had been doing business in the same locality for 32 years ; others for 25, 20, 14, 10 and 3 years. The Bengali witness owns 300 acres and has a capital of 2 lakhs. Of the Burman witnesses four described themselves as landowners, with holdings ranging from 700 to 10,000 acres ; but probably others also owned land. One owned a paddy mill, two had saw-mills and three had oil-mills ; four were traders. They had carried on moneylending for periods of 6 to 30 years, and the capital they used for this business varied from Rs. 10,000 to Rs. 50,000 with two exceptionally large cases of 1 and 4 lakhs.

The evidence of these witnesses, together with the comments and additions of Mr. Vellayan Chettiar have been compiled by the secretary of the committee into one comprehensive reply, which is presented below with the questionnaire in the form of question and answer. The evidence so presented may therefore be taken to be a summary of the evidence of the witnesses examined, with some comments and additions by Mr. Vellayan Chettiar.

The committee desires to record its appreciation and thanks for this work undertaken entirely gratuitously by Mr. Vellayan Chettiar.

## INSTRUCTIONS FOR MAKING THE ENQUIRY.

1. Examine Chettiar, Burman, Chinese, other indigenous bankers. Record on separate papers for each kind. Information about one kind of banker given by another kind or by a non-banker should be marked accordingly.

Generally however each witness should be asked each question first with reference to his own business; he may then be asked if his own applies to the business of most persons of his own class. Great care is necessary in accepting information given about any class of banker by one who does not belong to that class.

2. "Indigenous banker" means a person who lends money regularly to the general public and is not (a) a joint-stock, (b) a co-operative bank, (c) a bank managed on European lines, (d) a bank incorporated outside Burma or (e) a pawnbroker.

3. A loan for which no period is fixed is to be regarded as a long-term loan if there is an understanding between the parties that the loan may be kept for five years or more, even if the documents provide for payment on demand. If repayment at next harvest is expected the loan is regarded as a crop-loan.

4. The investigator's own replies to questions must be distinguished from the replies of others.

5. Information not asked for, should be given if relevant to any part of the committee's enquiry.

6. For all matters studied describe any changes which have taken place in recent years or are now taking place or seem likely to take place.

7. Ask each witness for the following particulars regarding himself :—

(a) name.

(b) age.

(c) address.

(d) what other occupation he has besides money-lending and banking.

(e) how much land he owns.

(f) what other productive property he has.

(g) his money-lending capital (if he is unable or unwilling to give accurate information, say whether he lends on a large, medium or small scale).

(h) how long he has been a banker in the same neighbourhood.

## A.—Kinds of Bankers and Business.

1. What kinds of indigenous bankers are there in the locality ?

*Ans.*—Chettians (in Lower Burma very much the most numerous).  
Burmans (in Lower Burma only a few; in Upper Burma more numerous).

Chinese.

Marwaris.

Other Indians.

Anglo-Indians.

2. (1) Which of the following kinds of banking business does each kind of banker do ?—

- (a) crop-loans to agriculturists ;
- (b) intermediate loans to agriculturists ;
- (c) long-term loans to agriculturists ;
- (d) advances to traders and to wholesale and retail shop-keepers ;
- (e) advances to manufacturers ;
- (f) advances to artisans for purposes of their occupations ;
- (g) personal loans apart from industry and trade ;
- (h) other kinds of loans (to be noted) ;
- (i) deposits ;
- (j) issuing hundis ;
- (k) discounting hundis ;
- (l) collecting drafts ;
- (m) changing money ;
- (n) safe-deposit ;
- (o) other kinds of business to be noted.

(2) Is there any custom about the combination of any of these kinds of business ?

(3) Are the loans and advances of each kind mentioned generally given as overdrafts on current account or as loans of fixed amount ?

(4) On the whole, taking all kinds of loans together, are overdrafts or loans of fixed amount commoner ?

*Ans.*—(1) Chettians : *a, b, c, d, f* (little), *g, i, j, l* (little in Bassein only), *m, n* (some), no other banking business.

Burmans : *a, b, c, d* (some), *f, g, j* (few), *n* (few).

Chinese : *a, b, c, d* (some), *f, g, j* (few), *n* (few).

Marwaris : *d, g, j*.

Other Indians : *a, b, c*.

Anglo-Indians.

(2) No.

(3) Mainly fixed amount. Sometimes overdraft.

(4) Fixed amount.

3. In which months are the various advances mentioned in items (a) to (h) of question 2 generally taken ? (For advances by overdraft state when largest amounts are drawn.)

*Ans.*—(a) April to November.

(b) All the year.

(c) February, March, April, *i.e.* after harvest.

(d) December to April. Paddy traders draw during February, March, April.

(g) All the year.

4. (1) Do any indigenous bankers carry on any kind of trade besides banking? Is banking or the trade more important?

(2) Is this practice common?

(3) Does either the trading or the banking business have any special effect upon the other? (In this question, *trade* includes commission agency work.)

Ans.—(1) Paddy trade. Milling. Timber, and other businesses, mostly taken over from defaulting debtors. Banking more important for Chettiers, usually not for Burmans.

(2) Common among Burmans.

(3) No.

5. (1) Do many indigenous bankers own agricultural land?

(2) Do many of them manage the cultivation themselves without tenants?

(3) Is the land or the banking the more important source of income?

Ans.—(1) Yes, especially among Burmans, but also a considerable number of Chettiers.

(2) Not Chettiers; some Burmans do.

(3) Banking.

### B.—Repayments of Advances.

6. For which advances are repayments collected daily or monthly? When are repayments generally obtained in other cases? (For advances on overdraft state when largest repayments are made.)

Ans.—Loans to agriculturists are repaid annually, in January to March; those to artisans and retail traders, monthly or daily.

### C.—Security for Advances.

7. To what extent do indigenous bankers make advances on material security and to what extent on the promise of the borrower with guarantees by other persons and to what extent on the borrower's promise alone?

Ans.—Security 70 per cent, guarantee\* 15 per cent., pro-note 15 per cent. approximately.

8. How many indigenous bankers accept each of the following kinds of property as security against advances? (Answer all, few, one-half, etc.) In each case state whether the security is accepted for long-term or for short-term loans:—

(a) land;

(b) houses;

(c) standing crops;

(d) paddy or other produce in godowns;

(e) goods in transit;

(f) goods in process of manufacture;

(g) gold (with or without precious stones);

(h) precious stones without gold;

(i) other kinds (to be mentioned in detail).

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\* This means that additional signatures are taken on the pro-note; but the additional persons always sign as principals not as guarantors in the strict sense.  
(Chairman)

*Ans.*—(a) All both long and short. But landed security is unpopular in Mandalay and Pakôkku.

(b) Most do, at least if the house is insured.

(c) Few, mostly Burmans, for short-term loans.

(d) About one-half, mostly Chettiers, for short-term loans.

(e) Few Chettiers, in Pakôkku only.

(f) No.

(g) All. For long and short-term loans.

(h) All. For long and short-term loans.

(i) Government securities and similar documents. Burmans and Chettiers in Pakôkku on cattle.

9. Do the *same* bankers make advances on all the above kinds of property? Do some bankers except particular kinds? Do some specialise in a particular kind of property as security and rarely accept other kinds or refuse them altogether? What are the reasons?

*Ans.*—No specialisation.

10. Which kinds of property are most likely to be of increased use as security for advances and for enabling indigenous banking to expand?

*Ans.*—Land and jewellery.

11. Are any amendments required for the law affecting indigenous bankers with respect to any kind of property taken by them as security for advances? (Consider especially the realisation of the security.)

*Ans.*—It is suggested that a record should be kept of mortgages and of title in land.

Also that the 6 months' time limit before decreed landed property may be sold should be reduced.

12. What other defects are attached to any of the above kinds of property in respect of their use as security for advances? (Consider especially defects with regard to realisation of the security.) What remedies are suggested to meet any of these defects?

*Ans.*—(1) Uncertainty as to title in landed security.

It is suggested that sales for default of revenue should be notified to mortgagees.

On repayment cancellation should be compulsory.

Registration Office should give an authentic certificate of encumbrance.

Revenue surveyor should give a plan of the land at a nominal fee.

A separate department for land records as in the Straits Settlements is suggested.

(2) To eliminate uncertainty in a court of law in cases of agreements about paddy in godowns, public bonded warehouses are suggested.

13. What are (from the banker's point of view) the advantages particularly attached to any of the above kinds of property in respect of their use as security for advances?

*Ans.*—Gold, because it is easily sold. Land, because it is immoveable and yields produce, so repayment can be expected.

14. (1) How do indigenous bankers make valuations of land and houses offered as security for advances ?

(2) Have they any systematic procedure for periodical verification of the valuation ?

(3) At what other times is the valuation revised ?

(4) What record is kept of the valuations ?

(5) What is the ordinary limit to the proportion of the value of land or houses which indigenous bankers will advance ?

(6) What is the usual proportion to such value of the advances actually made ?

(7) What is the extreme limit to the proportion of the value for advances to special clients ? Under what circumstances is this limit reached ?

(8) Are arrears of interest reckoned in applying these limits ?

*Ans.*—(1) By personal enquiry.

(2) There may be a revaluation every 3 years when there is a new agent. Burmans have no system for revaluation.

(3) Not regularly revised. Burmese and Chinese lenders do not revise valuation.

(4) None.

(5) 75 per cent.

(6) 50 per cent to 75 per cent.

(7) 100 per cent if client is known to be honest.

(8) The practice appears to vary. Probably arrears are usually counted.

15\*. (1) How is title to land investigated ?

(2) What risks are taken in this matter ? Why ?

(3) What are the principal difficulties in making such investigations ?

*Ans.*—(1) By personal enquiry from revenue surveyor and villagers, and reference to revenue receipts and title deeds if available.

(2) Risk of second mortgage. Due to insufficient enquiry. If Chettiers insisted on sufficient enquiry some of their clients would not borrow.

(3) Revenue surveyor's information is incomplete. Also that of the Registration office. The surveyor is not notified of mortgages.

16. For each kind of moveable property accepted by indigenous bankers as security, state :—

(a) what is the maximum proportion of the value of the security the bankers will advance ?

(b) what is the usual proportion advanced ?

(c) how is the value of the security determined ?

*Ans.*—Paddy and produce in godowns—

(a) 75 per cent.

(b) 50 per cent to 75 per cent.

(c) by prevailing market price.

Gold—(a) 80 per cent.

(b) 50 per cent to 70 per cent.

(c) market price.

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\* The answers to Nos. 14 and 15 require to be read cautiously. Enquiries into value are perfunctory and systematic records are not kept ; title is not thoroughly investigated ; considerable risks are taken. (Chairman)

### D.—Documents for Advances.

17. (1) To what extent are advances made without the execution of any document by the borrower? Under what circumstances?

(2) Are such loans generally payable on demand? When otherwise?

*Ans.*—(1) Practically not at all. Occasionally there may be temporary loans of not more than Rs. 1,000 to approved customers usually without interest.

(2) Such loans are payable on demand.

18. What documents are used by indigenous bankers as formal security for advances? (If you can, please give copies.)

*Ans.*—On-demand pro-notes, mortgages, gold and paddy pledge bonds.

19. (1) Which of these documents are generally expressed to be payable on demand?

(2) What is the understanding between the parties as to the time of repayment in such cases?

*Ans.*—(1) All pro-notes. Most mortgage bonds.

(2) At harvest.\*

20. What is the usual practice as regards stamping each kind of document? (That is, the kind and value of stamp, and who pays its cost.)

*Ans.*—The stamp is that prescribed by law. Cost paid by borrower.

21. Do some bankers use all the above kinds of documents, or do some confine themselves to particular kinds or refuse to use particular kinds? For what reasons?

*Ans.*—No specialisation.

22. How are the different types of documents related to the different kinds of loans and different kinds of security?

*Ans.*—Omitted.

23. Which kinds of documents are likely to be used more in the future as security for advances?

*Ans.*—Both mortgages and pro-notes.

24. Are any amendments required in the law affecting indigenous bankers with respect to any kind of document used by them in making advances?

*Ans.*—No suggestions.

25. What other defects are attached to any of the above kinds of documents for advances? What remedies are suggested?

*Ans.*—No suggestions.

26. What are (from the banker's point of view) the advantages particularly attached to any kind of document for a loan? (Answer with regard to the various kinds of security.)

*Ans.*—Registered mortgage deeds have the advantage of registration.

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\* For long-term loans only interest is expected at harvest; no stipulation for repayment by instalments is made. (*Chairman*)

27. Which of the documents used for advances by indigenous bankers are negotiable instruments? Describe the procedure of business in which each sort of negotiable instrument is used.

*Ans.*—Pro-notes, mortgage bonds, hundis. Discount hundis are used in Bassein for borrowing money from Imperial Bank. Hundis are used frequently for remittance.

28. What, in your opinion, is the reason why negotiable instruments are so little used in indigenous banking business in Burma?

*Ans.*—Insufficient knowledge and experience.

### E.—Deposits on Current Account.

29. (1) Which kinds of indigenous bankers are willing to accept deposits on current account? What proportion of these kinds are willing to accept such deposits? What proportion actually receive them?

(2) Which kinds decline them? Why?

*Ans.*—(1) Chettiars,—about half are willing to, and accept such deposits. Burmese,—a few only.

(2) Chinese decline. Of the rest, those who have sufficient money of their own decline, as taking deposits is not particularly profitable.

30. Do many people make deposits with indigenous bankers on current account?

*Ans.*—Few. Mostly shopkeepers.

31. What kinds of people are included amongst the depositors? (State race, occupation, residence, etc.) Which are most numerous?

*Ans.*—All nationalities. Mostly shopkeepers, and in the larger towns (*e.g.* Moulmein) professional men and merchants.

32. Is the total amount of such deposits large?

*Ans.*—No.

33. Are the separate accounts commonly large or small?

*Ans.*—Usually small.

34. (1) Do the bankers allow withdrawals to be made by cheques in favour of third persons, or do they only repay to the depositor or his agent?

(2) Are withdrawals of either kind frequent?

*Ans.*—(1) Payment by cheques allowed.

(2) Both kinds are frequent.

35. (1) When withdrawals of current accounts are made do the bankers issue a cheque upon a joint-stock bank or do they pay with currency notes or do they pay with rupees?

(2) Is any charge made if payment in a particular one of these forms is asked for?

(3) Is any other commission charged?

(4) Is there any difference in these charges and commissions when payment is made to the depositor or his agent and when payment is made to another person?

*Ans.*—(1) Usually by currency notes, or by cash if desired and available. For large sums (say over Rs. 15,000) payment may be by cheque on a joint-stock bank, in some places (e.g. Moulmein).

(2) No.

(3) Commission is sometimes charged when cheques are presented by third parties, not customers.

(4) No commission to depositor or his agent.

36. What record is given to the depositor of deposits and withdrawals?

*Ans.*—Pass books are frequently given. Receipts are also sometimes given for deposits. When desired by the depositor a pro-note is given, but this is rare.

37. (1) What rate of interest is allowed on current accounts?

(2) From and to what days is it reckoned?

*Ans.*—(1) 6 per cent to 9 per cent, i.e., one or two annas less than Chettiars' current rate.

(2) From day of deposit to day of payment.

38. How do indigenous bankers arrange to have sufficient currency notes and sufficient rupees available to meet all demands from depositors on current account?

*Ans.*—They keep amounts up to Rs. 5,000 available in safes. They have current accounts with other Chettiars and overdrafts from joint-stock banks. Remittances are also obtained from Rangoon through the local treasury.

39. For how many years has the practice of taking deposits on current account been in vogue amongst indigenous bankers (a) locally, (b) anywhere in Burma?

*Ans.*—In Moulmein about 30 years.

In Pakôkku about 20 years.

In Bassein about 15 years.

## F.—Other Deposits.

40. (1) Do indigenous bankers receive deposits (a) for an indefinite period but subject to previous notice of withdrawal or (b) for fixed terms?

(2) What other kinds of deposits do indigenous bankers receive besides these and deposits on current account?

*Ans.*—(1) (a) Yes }  
(b) Yes } in some places (Bassein, Moulmein).

(2) None.

41. In the case of deposits for an indefinite period but subject to notice of withdrawal, state :—

(a) how many days' notice is required?

(b) what rate of interest do the bankers pay for these deposits?  
how do they fix these rates?

(c) from and to what dates is the interest allowed?

(d) what are the other terms of the deposit?

(e) do the bankers get much money deposited in this way?

- (f) by what kinds of people are these deposits made ? (Race, occupation, residence, etc.) Which are most numerous ?
- (g) are the depositors numerous ?
- (h) what is the usual size of a deposit ?
- (i) what kind of acknowledgment of the deposit is given to the customer ? Are pro-notes or hundis given ? Are such hundis drawn upon the banker himself or are they other hundis held by the bankers and sold to the depositor ?
- (j) for how many years has the practice of taking such deposits been in vogue (a) locally, (b) anywhere in Burma ?

*Ans.*—(a) There is no fixed period. There may be an understanding that a week's notice will be given.

(b) 6 per cent to 9 per cent. Varies with Rangoon Chettiar rate. May be 1 per cent to 2 per cent below the rate for fixed deposits, or it may be fixed by agreement.

(c) From date of deposit to date of drawing (excluding the latter day).

(d) None.

(e) No.

(f) Same as those who have current accounts (*vide* question 31 above).

(g) No.

(h) Rs. 500 to Rs. 10,000.

(i) Pass books, deposit receipts, occasionally pro-notes. No hundis.

(j) Same as for current accounts.

42. For deposits for a fixed term, state—

- (a) what are the usual periods and which the most usual ?
- (b) what rates of interest are paid ? How are they fixed by bankers ?
- (c) is there a particular season at which deposits are chiefly taken or chiefly repaid ?
- (d) what are the other terms of the deposit ?
- (e) do the bankers get much money deposited in this way ?
- (f) by what kinds of people are these deposits made ? (Race, occupation, residence, etc.) Which are most numerous ?
- (g) are the depositors numerous ?
- (h) what is the usual size of a deposit ?
- (i) what kind of acknowledgment of the deposit is given to the customer ? Are pro-notes or hundis given ? Are such hundis drawn upon the banker himself, or are they other hundis held by the banker and sold to the depositor ?

*Ans.*—(a) 3, 6, 12 months.

3 and 6 months most usual.

(b) 6 per cent to 9 per cent (one witness in Moulmein says from 2 per cent to 6 per cent).

(c) No special periods. There may be a tendency for more deposits in the hot season when the money market is dear.

(d) None.

(e) No.

(f) As for current accounts (*vide* question 31).

(g) No.

(h) Rs. 5,000.

(i) Deposit receipts. Pro-notes if required. Not hundis.

43. Give particulars as in the last two questions for the other kinds of deposits mentioned in answer to question 41.

*Ans.*—Omitted.

44. What difference in the matters mentioned in questions 29 to 33 is there for deposits of any kind other than those on current account?

*Ans.*—Omitted.

45. (1) Do some indigenous bankers prefer to have deposits only from friends and dislike deposits by others? Why?

(2) Do some indigenous bankers refuse deposits altogether (*i.e.*, both current deposits and other kinds)? Why?

*Ans.*—(1) No.

(2) Yes.

### G.—Rates of Interest.

46. (1) By how much is the rate of interest on pro-notes generally above or below that on mortgages?

(2) What other differences are there in the rates of interest charged for loans of the classes mentioned in (a) to (h) of question 2?

(3) To what extent is the rate of interest affected by the urgency of the borrower's need?

*Ans.*—(1) 4 to 8 annas per mensem higher on pro-notes (3 per cent to 6 per cent per annum).

(2) (a) land Rs. 1, 1-4 to 1-8 per mensem.

(b) houses about Rs. 1-8 to 1-12, 2-8.

(d) paddy etc., in godowns Rs. 1-8 to 2-8, [Mandalay says Rs. 2-8 is minimum for Chettiers].

(g) gold Rs. 1-4 to 1-12, 2-8.

(h) precious stones without gold Rs. 1-4 to 1-12.

(3) Not at all.

47. (1) Is the rate of interest charged on pro-notes subject to much fluctuation? Why?

(2) Is the rate of interest charged for mortgage loans subject to as much fluctuation? Why?

*Ans.*—(1) Slight fluctuation due to competition among lenders, The general absence of fluctuation is due partly to the fact that interest is fixed for a long period to suit the borrower's convenience. If it were paid monthly it might vary according to the money market as in Rangoon.

(2) Same as above.

48. How is the rate of interest on advances of any kind related to the Rangoon Chettiar rate or to any other rate fixed in some systematic way or to Bank rate or any other rate always known to the public?

*Ans.*—No particular relation, except that cheaper money enables the lenders to give loans at easier rates.

49. How is rate of interest on deposits related to any well-known rate, such as those described in the preceding question ?

*Ans.*—Slightly less than Chettiars' current rate (6 pies—4 annas difference).

50. Is it usual to charge the stipulated amount of interest in full ? If not, how much reduction do borrowers of each kind commonly obtain ? Under what circumstances do they obtain it ?

*Ans.*—Omitted.

## H.—HUNDIS.

### (a) Hundis as Trade-bills.

51. (1) Are hundis used in the locality as regular trade-bills, *i.e.* associated with particular commercial transactions ?

(2) What classes draw such hundis ?

(3) Are the hundis confined to trade within one town ? If some relate to trade with other places, give particulars and estimate their number and amount as compared with those for trade within the town.

(4) Who discounts them ? (State race, town, etc. and give some idea of the numbers of discounters.)

(5) What other banking business do these discounters carry on ? (If they lend money, say what classes of borrowers they have ; *e.g.* cultivators, other landowners, millers, traders, artisans, capitalist manufacturers). If they accept deposits, what interest do they pay ? How is the rate related to bank-rate, etc. ? What is the relative importance to the bankers of these different kinds of business ?

(6) What other business do these discounters carry on ? Of what importance are these as compared with the banking business ?

*Ans.*—(1) No.

Remainder omitted.

52. (1) When hundis are drawn as trade-bills what proportion have documents attached to them to show they are genuine trade-bills ? What documents are usual ?

(2) Are hundis which are genuine trade-bills any easier to discount or re-discount with indigenous bankers than are other hundis ?

(3) When documents are not attached (*i.e.*, for "clean" bills) is any other evidence of this character of the bill given ? Is it convincing evidence or does it leave room for doubt ?

(4) Why are "clean" bills used ?

(See Instruction No. 6 and follow it particularly for the above part of Chapter H.)

*Ans.*—Omitted.

### (b) Hundis for Loans.

53. (1) Are hundis commonly drawn merely as a way of taking a loan ? Under what circumstances ? How is this arranged ? Are they drawn upon bankers ?

(2) Are bankers averse to discounting such hundis if they have good names ? How can bankers distinguish such hundis ?

*Ans.*—Not in most places. With regard to Moulmein Mr. Vellaany Chettiar says "In the local branch of the Imperial Bank the system of discounting bills is in vogue. They are not real trade bills, but discount hundis each of Rs. 20,000 denomination drawn by well known and approved parties mostly in favour of Chettiar firms and discounted in the bank. I think this is only a system of advances to Chettiars with local guarantees."

**(c) Hundis for Remittance Purposes.**

54. (For remittances within Burma).

(1) Are hundis much used for pure remittance purposes (apart from specific trade transactions)?

(2) Were they formerly used more?

(3) If this use is decreasing, show what is taking their place and explain why this change has occurred.

(4) Under what circumstances are remittances by hundis generally made? Are they largely for traders, for bankers or money-lenders or whom?

(5) How does a banker issuing a hundi advise the drawee? Give names and samples of forms used. If advice is not received or does not tally with the hundi, what is done?

*Ans.*—(1) Yes.

(2) No. Their use is increasing.

(3) Does not arise.

(4) Mostly used among traders and bankers.

(5) By post, or if urgent, by telegraph. If advice is not received the money may be paid on the guarantee of a person trusted by the banker. If advice does not tally, payment is stopped and confirmation is obtained.

55. Answer the preceding question with respect to remittances in each direction between Burma and places outside Burma.

*Ans.*—In most localities there are no remittances by hundis to or from places outside Burma. In some there are remittances to and from Madras. No details available.

56. Is it (at the place of enquiry) particularly easy or difficult at any season of the year to buy hundis drawn upon any place in Burma or outside Burma on which hundis are commonly drawn? Why?

*Ans.*—There is no special difficulty. It is particularly easy to buy hundis drawn on Rangoon during harvest.

**(d) Hundis as Investments by the Public.**

57. Do many people (not bankers) buy hundis as short-term investments? What kind of people? Which bankers sell hundis in this way? [Answer items 4 to 6 of question 51 for these bankers.]

*Ans.*—No.

58. How are hundis used by bankers in connection with the taking of deposits? Do bankers give hundis of any kind in place of a deposit receipt? What discount is reckoned? What kinds of bankers are concerned? [Answer items 4 to 6 of question 51 for these bankers.]

*Ans.*—Omitted.

**(e) Hundis for all Purposes.**

(For each question distinguish hundis for various purposes or mention that there is no distinction.)

59. What kinds of hundis are in common use? Give the names used by local bankers and also the English equivalents. Give also a sample or copy of each kind.

*Ans.*—(a) *Dharsani* hundis payable at sight. Confirmation is often attached with hundis.

(b) *Kanda Maru Nal* hundis payable next day after sight. Confirmation is obtained by post.

(c) Hundis payable with interest at current Chettiar rate.

60. (1) Which are commoner—hundis payable on demand (*darshani*) or deferred hundis (*muddati, miadi*)?

(2) For deferred hundis what is the most usual period? What other periods are common? How are particular periods associated with particular classes of hundis? What is the longest period used?

(3) Are bills for a period of over one year often used?

(4) Is it customary to use hundis payable on demand with a verbal understanding that demand will be postponed for a certain period? What are the advantages and disadvantages of this practice? What reforms do you recommend in this connection?

(5) Describe any changes which have taken place in recent years or are now taking place in connection with this question.

*Ans.*—(1) Those payable on the day after sight; but those payable at sight are almost equally common.

(2) Deferred hundis are not used.†

(3) No.

(4) No.

(5) No stamp is required now,\* and this has increased the usage of hundis.

61. What customs are there with respect to days of grace (*gilas*)?

*Ans.*—There is no such custom.†

62. (1) Are hundis commonly made so that their payment is conditional upon the realisation of some specified business or the happening of some other event?

(2) Give a rough idea of the relative numbers of such hundis and of those in which payment is ordered unconditionally.

(3) Under what circumstances are conditional hundis made?

(4) What conditions are common?

*Ans.*—(1) No. Rest of question omitted.

63. (1) What customs are there with respect to endorsements? Make special mention of *sira* and other special endorsements. When are these used?

*Ans.*—Omitted.

64. (1) Are hundis drawn in duplicate or in more repetitions? (*cf.* Third-of-Exchange.)

(2) What is the usual procedure if a hundi is lost?

\* Only hundis payable at sight are free of stamp-duty; see Indian Stamp Act, 1899, Schedule I, Article 13.

† This is not correct. Deferred or usance hundis are used in Rangoon and to a small extent elsewhere, and 3 days of grace are allowed; see Chapter XIA of Volume I of the report. The answers in this section relate only to demand hundis.

*Ans.*—(1) Not unless proved lost.

(2) A fresh hundi is written after obtaining a letter of indemnity against loss from the holder.

65. What is the usual procedure if a hundi is dishonoured ?

*Ans.*—Such cases are said to be unknown. One witness, however, says "When a hundi is dishonoured it is brought to the record of the Notary Public who will send a notice to the drawee and will give a definite reply as to the encashment of the hundi."

66. In what languages are hundis drawn ? What is the proportion of the various languages ? Under what circumstances is each language used ?

*Ans.*—In Tamil, the numbers being written in English. In a few cases indigenous bankers other than Chettians use their own language, such as Burmese, Chinese or Indian.

67. Do any bankers who discount hundis decline to issue them ? Give particulars.

*Ans.*—They may decline, to suit their own convenience.

68. When a hundi falls due, is its nominal amount paid, or are there any additions or subtractions ? Give particulars.

*Ans.*—The nominal amount is paid in full at once.

69. (1) What is the practice of bankers with respect to the discounting of hundis of each kind held by them ? Who discounts for them ?

(2) Is it easier to discount a hundi with any bankers if it has documents of some kind attached to it ? Give particulars.

*Ans.*—(1) Generally sight hundis for pure remittance are discounted at 2 annas per Rs. 100 for hundis under Rs. 10,000 and 1 to 1½ for larger. But rates vary according to the money market.

(2) Omitted.

70. (1) To what extent do joint-stock banks re-discount for bankers ? Which banks do this ? What conditions do they require a hundi to satisfy ?

(2) What can be done to make more hundis acceptable to the banks ? Is it necessary to create new banks ?

*Ans.*—Omitted.

71. What changes in the law relating to hundis do any bankers or other persons desire ?

*Ans.*—No suggestions.

72. What other measures are advocated to enable bankers to carry on their hundi business more conveniently or so as to serve the public better ?

*Ans.*—No suggestions.

73. How is it possible to increase the use of unconditional and genuine trade hundis for the internal trade of Burma ?

*Ans.*—No suggestions.

### I.—Losses.

74. (1) What are the principal causes of losses suffered by indigenous bankers in lending to agriculturists, apart from the risks of the rainfall and other natural phenomena ?

(2) Are the losses considerable ?

*Ans.*—(1) Faulty titles. Dishonesty. Extravagance. Loss of cattle.

(2) Yes. 20 per cent to 30 per cent.

75. (1) What are the principal causes of losses suffered by indigenous bankers in lending to traders, industrialists and other non-agriculturists ?

(2) Are the losses considerable ?

*Ans.*—(1) Speculation. Fluctuation in the market. Dishonesty.

(2) Yes. 20 per cent to 30 per cent.

76. Do indigenous bankers have any losses through business with hundis ? What are the principal causes of such loss ?

*Ans.*—Usually none. There are a few cases of dishonestly drawing hundis without sufficient credit.

### J.—Audit.

77. (1) Are the accounts of indigenous bankers audited periodically ? If so, for what periods and by whom ?

*Ans.*—Usually only by Income-tax officers. A few firms, perhaps 20 per cent have their accounts audited yearly by approved auditors.

78. (1) What are the auditor's qualifications ? Is he competent to assess the value of the security ?

(2) Is the auditor an independent person ? Who pays his fees and what is the scale of his remuneration ?

*Ans.*—(1) Government diploma.

(2) Yes. Rs. 30 to Rs. 50 per lakh, or more if there is any special difficulty.

79. Is the auditor's certificate as to profits accepted by the proprietors ?

*Ans.*—Not always.

80. (1) If auditors are not employed, who draws up the profit and loss account ? What guarantee is there that the profits have been correctly ascertained ?

(2) Has the managing agent any personal interest to serve by preparing the accounts so to make the profit seem large ?

*Ans.*—(1) The agent. The proprietor checks his accounts, usually monthly, and the new agent every 3 years.

(2) Yes. The agent gets a commission of 7 per cent to 10 per cent on profits.

81. (1) Is provision made for doubtful debts before reckoning the profit ?

(2) Are sums allocated out of profits to reserve ?

(3) Is the reserve invested in the business ? How else ?

(4) How is the balance of the profit distributed ?

*Ans.*—(1) The practice varies. When accounts are transferred to a new agent a valuation is put on the doubtful debts.

(2) No. Mr. Vellayan Chettiar says "Though there is no system of reserves among Chettiars, far-seeing proprietors take away a certain portion of the profits and invest it in other places in the East (irrespective of the fact whether they have firms or not) so that it may be of help when need be."

(3) Does not arise.

(4) Usually invested in the business.

82. Are the balance sheet and profit and loss accounts open to the inspection of depositors who apply to see them?

*Ans.*—There is no such practice. Depositors do not apply to see them.

83. (1) Should an audit (or other examination of the accounts) be prescribed by law?

(2) How frequent should such examinations be?

(3) Should such examination be made by officers employed by government or by private agency reporting to some public officer? In either case what should be the qualifications of the examiners? What should be their duties? Who should control them? How should the cost be met?

*Ans.*—(1) The general opinion of witnesses is against this.

(2) (3) Do not arise.

### K.—Business Procedure.

84. (1) Do indigenous bankers have fixed hours of business?

(2) Do they transact business on days which are public holidays (*i.e.* holidays for government offices) or bank holidays (*i.e.* holidays under the Negotiable Instruments Act).

(3) Are there any other days on which indigenous bankers decline to do business?

*Ans.*—(1) No.

(2) Yes, on both.

(3) Chettiars decline to do business on important festival days, *i.e.*, on 2, 3 or 4 days in the year. Burmans on sabbaths in lent, about 16 days.

85. (1) Do indigenous bankers ask for gradual repayment of loans secured on land?

(2) Do they get such gradual repayments?

*Ans.*—(1) Yes.\*

(2) Yes, sometimes.

86. (1) Is there a tendency for the indebtedness of clients to increase rather than decrease? If so, why?

(2) Does this increase arise in the secured loans or the unsecured?

(3) Is there a tendency for the unsecured loans of a client to increase while his secured loans decrease? Why?

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\* No stipulation for such repayments is made at the time of granting a loan; the answer here appears to relate to demands for some payment if security becomes doubtful. (*Chairman.*)

*Ans.*—(1) There is a tendency to increase, due to extravagance, speculation and the slump in the paddy market in the last two years.

(2) Both ; more increase in unsecured loans.

(3) Yes, there is, if the client is reliable.

87. How are mortgage bonds discharged on redemption ?

*Ans.*—The stamp is torn and the document returned. If necessary the revenue surveyor is informed, and a deed of cancellation is given.

88. (1) Are receipts granted for payments on advances as a matter of course or only when demanded ? (That is, when the original document for an advance is not returned to the borrower.)

(2) Are they stamped ?

*Ans.*—(1) An endorsement is made on the back of the document. Only when asked for a stamped receipt is given.

(2) See above.

89. If a borrower makes a partial payment, how is it treated in the lender's accounts ? Is it credited to the borrower at once so as to reduce the amount of interest charged ?

*Ans.*—Yes, it is credited at once, first to interest, and the balance towards principal.

90. (1) Is it the practice at or before settlement of accounts, when there are several documents of indebtedness, to appropriate all payments received to interest due on all these at the date of settlement first, and only the balance towards principal on any one or more of them ?

(2) Do any clients object to this practice ?

*Ans.*—(1) The general practice appears to be to credit to interest on all first, unless the borrower specially desires otherwise. Witnesses from Pakokku, however, say that the practice is to clear off interest and principal on one document first.

(2) Yes.

91. (1) Do clients know the law as to appropriation of payments ?

(2) Do they ever claim their rights under law ?

(3) If a client owes both secured and unsecured debts and asks for a payment made by him to be appropriated to a secured debt when the banker wants to appropriate it towards an unsecured debt, what does the banker do ?

*Ans.*—(1) The majority don't know, especially those from the jungle.

(2) A few do.

(3) The banker may allow payment as the client desires, or if the latter is not a good customer, he may demand repayment of all that is due.

92. What opportunities have customers to verify the banker's accounts of their loans ?

*Ans.*—The document is shown if desired. The banker's accounts are in Tamil and not usually understood by the client, but they are said sometimes to be verbally translated if desired.

93. What facilities have indigenous bankers to get more money when they have applications for loans in excess of the funds in their hands? What interest have they to pay?

*Ans.*—They usually borrow from other Chettiars at about 1 anna above Rangoon Chettiar rate. In places where there are branches of joint-stock banks or the Imperial Bank (e.g. Moulmein) they may borrow from such banks at 9 per cent to 11 per cent.

94. (1) Does any kind of indigenous banker have much working capital lying idle at any time of the year? Which kind of banker? When? What proportion of his total working capital lies idle then?

(2) How do other bankers avoid having idle capital? Cannot all use such methods?

*Ans.*—(1) Usually not much. Burmans repay loans or deposit their money with Chettiars. Chettiars send their surplus to Rangoon. In Bassein Chettiars have about 20 per cent idle in April and May.

(2) Answered above.

95. (1) What rules do indigenous bankers observe as to the minimum proportion of their liabilities to the public which should be borne by their (a) cash, (b) other liquid assets and (c) capital and reserves?

(2) What are regarded as liquid assets for this purpose?

(3) What rules do they observe as to the proportion to be borne by their total loans and advances to their total liabilities to the public?

(4) What rule do they observe as to the maximum proportion of long-term loans to the total loans and advances?

*Ans.*—(1) There are no rules.

(2) Current account balances with Chettiars.

(3) Witnesses from Bassein say 15 per cent to 20 per cent is borrowed capital.

(4) Omitted.

96. (1) Which kinds of indigenous bankers endeavour to sell land which they take over for defaulted loans?

(2) Why do they do this?

(3) Why do others keep the land?

*Ans.*—(1) Chettiars sell their land. Burmans often keep it. Chinese sometimes.

(2) Because cultivation is not their line of business, and does not pay so well as banking.

(3) As they are natives of the country and can manage the land.

97. (1) Has a knowledge of accountancy as practised in western countries spread to indigenous bankers in Burma in recent years?

(2) Has the practice with respect to accounts been modified by such knowledge?

(3) Have the commercial schools in Rangoon or the accountancy classes and examination established by Government in Rangoon since 1921 had any influence in spreading this practice? Why do you think so?

(4) What other influences tend to improve the accounting?

*Ans.*—(1) (2) Generally no. Witnesses from Bassein say there has been some spread of western methods, and there is some attempt to divide the heads of expenses, and to close accounts yearly.

(3) No.

(4) Income-tax authorities, and to some extent the courts.

98. (1) What methods or forms of business (apart from accounting) borrowed from European banking practice have indigenous bankers adopted in recent years?

(2) What innovations not so borrowed have there been in the last 20 years in indigenous banking?

*Ans.*—(1) The use of pass books and cheques.

(2) None.

### L.—Protection.

99. (1) What protection against theft and fire is provided for the buildings in which indigenous bankers do their business?

(2) Are those buildings generally insured against fire or burglary?

(3) What precautions does the banker take to protect his accounts against fire and burglary and other injury?

(4) What precautions does he take to protect his cash (notes and coin), title-deeds, bonds, documents and other valuables? Has he a strong-room?

(5) How much coin and notes do indigenous bankers keep in those buildings? What difference is there in the case of those who accept deposits repayable on demand? Has he safes? Where are they kept? Are the safes or strong-room fire-proof? Are they burglar-proof? Who has access to them? Who keeps the keys? Are they divided? Are they kept on the premises?

*Ans.*—(1) Chettiers usually live in pucca buildings.

(2) Some insure. Others keep a durwan instead.

(3) They are kept in almirahs, boxes or safes. Some living in insecure houses keep them with other bankers who have safes.

(4) Usually there are no strong rooms. Cash and valuables are kept as noted above for accounts. Those without safe keep only a small amount of cash with them and deposit the rest with bankers who have safes.

(5) From Rs. 1,000 to Rs. 5,000 except as noted above (item 4). Those who accept deposits often have more money than the others. The agent keeps the keys.

100. (1) Would public strong-rooms or depositories of any kind be useful to any kind of indigenous banker?

(2) How could they be arranged economically?

*Ans.*—(1) In large towns (*e.g.* Moulmein) there are sufficient facilities, but in smaller places they would be useful, if charges are not heavy, and frequent access is given.

(2) The Treasury might undertake this.

101. What protection have indigenous bankers against the dishonesty of their clerks, cashiers and servants ?

*Ans.*—The Chettiers employ clerks from their own country who are personally known and trusted by them, who live with them, and are on an agreement for salary for a term of years.

102. How can the safety of remittances be improved ?

*Ans.*—Rates for Treasury transfers may be reduced. Receipts should be granted by Treasury Officers for amounts received.

### M.—Training.

103. Describe a typical career of an indigenous banker showing :—

- (a) the kind and amount of preliminary education received ;
- (b) the age at which he is usually apprenticed to banking ;
- (c) the period usually spent as an apprentice or in a subordinate position in the banking business ;
- (d) the age at which he usually receives promotion to a principal position ;
- (e) his opportunities for acquiring knowledge of other local businesses and of the persons with whom banking business is transacted ;
- (f) the amount of his systematic or casual study of the principles of banking ;
- (g) the remuneration received at each stage of this career, and a comparison with the remuneration received by persons of equal standing in other careers ;
- (h) other matters of interest to the banking committee.

*Ans.*—(a) 4 to 5 years in a Tamil School, in Tamil and accounts, up to about fourth standard. Sent abroad for further training at age of 12 to 15, when they are either put to further school or to practical banking work.

(b) 12 to 15 years.

(c) About 9 years.

(d) 22 to 25 years.

(e) By social and business contact.

(f) There is no theoretical training.

(g) In his first period of 3 years he gets board and lodging, and no salary but a bonus of Rs. 250 to 350 at the end of the 3 years, though one witness says he gets an inclusive salary of Rs. 1,000 for 3 years, and bonus of Rs. 300. For the second period he gets Rs. 300 to 600 a year all found. For the third period Rs. 500 to Rs. 1,200 a year all found. In addition there may be a bonus of Rs. 500 after the second and Rs. 1,000 after the third stage. After this he only gets small increases of pay as an assistant. As an agent he gets a salary of Rs. 1,000 to 6,000 a year, all found, plus commission on profits. The commission is distributed at the end of the 3 years and amounts to 6 per cent to 10 per cent. of the profits.

- (h) The bonus to assistants, mentioned above, may also be regarded as a commission on profits, and is not paid if there are no profits. The bonus and commission are conditional on the assistant or agent remaining with the same firm.

104. How many indigenous bankers have had—

- (a) training in accountancy schools ;
- (b) training as lawyers ;
- (c) education at a University ;
- (d) education at an Anglo-Vernacular school (without going on to a University) ?

Ans.—(a) None.  
(b) Very few.  
(c) A few.  
(d) Some Burmans ; few Chettiars.

105. (1) How much theoretical knowledge of banking and of finance has the ordinary indigenous banker in Burma ?  
(2) Would such knowledge be of use to them ?  
(3) What provision is there for imparting such knowledge to them ?  
(4) What improvements are possible ?

Ans.—(1) None.  
(2) Possibly.  
(3) None.  
(4) It is suggested that banking and economic subjects should be taught in lower standards of Anglo-Vernacular schools.

106. What accountancy schools (or commercial schools) are attended by indigenous bankers of any kind ?

Ans.—None.

### N.—Relations with other Bankers.

107. (1) What business relations exist between each kind of indigenous banker and the Imperial Bank of India, the foreign joint-stock banks, the Indian joint-stock banks and the co-operative banks ?

- (2) Do the indigenous bankers take loans from such banks  
(a) regularly, (b) occasionally ? From which banks ?  
On what security ? To what limits ? When ? All other particulars. What facilities do any of those banks afford to indigenous bankers (a) to get additional capital temporarily, (b) for liquid resources, (c) to earn interest with capital temporarily unused.

Ans.—(1) In places such as Moulmein where there are branches of joint-stock banks or the Imperial Bank, indigenous bankers have relations by way of current accounts, overdrafts, loans, etc., in the ordinary course of business. They have no relations with the co-operative banks.

- (2) Yes, regularly, where there are branches, on security of houses or guarantee. The limits are fixed by the banks.

108. Do many indigenous bankers belong to any banking association or association of traders ?

*Ans.*—All Chettiars belong to the Nattukkottai Chettiars' Association. Burmans belong to no association.

109. (1) What business relations do indigenous bankers of any kind have with other indigenous banker of the same kind ?

(2) How and to what extent do indigenous bankers of each kind combine with or help other bankers of the same kind ?

(3) Do any indigenous bankers lend to finance other indigenous bankers of the same kind ? Is this occasional, or is it a regular way of financing the other indigenous bankers ? What is the rate of interest in such cases ? If the rate is not the same for all borrowers, state and explain the differences.

*Ans.*—(1) All kinds have current accounts with local Chettiars. Some have loan accounts. Chettiars have accounts with Rangoon Chettiars.

(2) They lend money in time of need, or stand surety to obtain loans from Imperial or joint-stock banks.

(3) Yes, this is regular among Chettiars. Rate is 1 to 4 annas above Rangoon Chettiar rate. It varies slightly with the financial standing of the borrower.

110. In localities where more than one kind of indigenous banker works, answer all the preceding questions modified to describe relations between bankers of different kinds.

*Ans.*—Omitted.

111. Have bankers of any kind ever combined against bankers of any other kind anywhere in Burma ? Give any particulars you can.

*Ans.*—No.

112. Have the indigenous bankers of any locality ever agreed to charge any rate or any maximum or minimum rate to any class of borrowers ? Why did they do this ? Was it to diminish the business of another class of banker ?

*Ans.*—In Gyobingauk according to one witness there was an agreement in force for about 5 years up to 1928 to charge minimum rates, in order to improve business. Other witnesses deny this. In other localities such agreements are not known.

### O.—Managing Agents (Chettiars).

113. (1) What is the usual period of service of a managing agent ?

(2) What interval elapses before he takes up another agency ? What does he do in that interval ?

(3) Are agents generally kept by the same firm throughout their working lives ?

*Ans.*—(1) 3 years.

(2)  $2\frac{1}{2}$  to 3 years. He returns to India and is engaged in his native place in domestic duties and helping the proprietor with his accounts. He may, if he has

capital, do some money-lending on his own on a small scale. He may if he wishes return after less than this period, but thereby forfeits his commission on the previous agency.

(3) Not always.

114. (1) Has an agent on first taking over a shop a right to refuse to take over loans granted by his predecessor?

(2) Does he commonly refuse?

(3) Must the client then repay? How much time is allowed him?

*Ans.*—(1) Yes.

(2) No. He refuses bad debts only. Perhaps 25 per cent of all debts.

(3) Yes, unless he finds additional security. One to six months.

115. (1) What pay and commission do the agents get?

(2) How is the commission reckoned? In particular, is it reckoned on collections of principal as well as collections of interest?

(3) Is the rate of commission graduated? If so, how?

*Ans.*—See the reply to question 103 (g), (h), above.

#### P.—Miscellaneous.

116. Has the development of pawnshops made any difference to indigenous bankers?

*Ans.*—No.

117. In which months are loans chiefly granted?

*Ans.*—See reply to question 3 above.

118. Are indigenous bankers ever intimidated when collecting debts or making claims?

*Ans.*—Yes, occasionally.

119. Are illegal demands made upon indigenous bankers under any circumstances by government officers or others?

*Ans.*—Yes.

120. (1) Do indigenous bankers require to have much recourse to litigation to recover their debts?

(2) Is there much delay involved?

(3) Are litigation expenses heavy?

(4) Are the delays and expenses so considerable as to make it preferable to put up with a substantial loss and accept a compromise?

*Ans.*—(1) Yes.

(2) Yes.

(3) Yes. In a suit for Rs. 1,000 expenses are Rs. 200 to Rs. 250.

(4) Yes.

121. (1) Are indigenous bankers satisfied with the insolvency law?

(2) How can it be improved in the interests of the public and bankers?

*Ans.*—(1) No.

(2) It is suggested that the registration of a deed should be within three months of the date of execution. One

witness says : " Transactions three months prior to the date of adjudication are valid, while a deed may be registered four months after it was written and dated. Hence the insolvents always transfer properties to whomsoever they please in antedated documents so that the hands of the insolvent laws may not reach them. The creditors' interests are greatly at stake while the insolvents are actually cheating. An amendment of this law improving the state of affairs stated is suggested. "

122. (1) Are indigenous bankers aware of the new Transfer of Property Act (1929) ?

(2) Are they satisfied with it ?

(3) Have they any suggestions to make as to what facilities might be given to bankers under this Act, e.g. equitable mortgage by deposit of title deeds outside Rangoon ?

*Ans.*—(1) No.

(2) Omitted.

(3) The general opinion is that extension to the whole of Burma is desirable. But Mr. Vellayan Chettiar says "all the witnesses think that the equitable mortgage should be extended to all places in Burma, unmindful of the danger it might bring in. Already they say several mortgages are created on land. This sort of depositing title deeds may be more easily duplicated. Personally I am not for any further extension. This form of security is specially intended to increase the trade of the country, the bulk of which is centred within the three ports of Rangoon, Moulmein and Bassein, where these securities are even now authorised."

123. (1) Is it advisable to give indigenous bankers power (subject to proper safeguards) to sell mortgaged property without recourse to the courts ?

(2) What safeguards should be provided ?

*Ans.*—(1) Yes.

(2) Notice of six months to the borrower ; failing redemption within this time the property to be sold by auction.

124. What complaints have indigenous bankers against the income-tax department ?

*Ans.*—(a) Assessments too heavy. Income-tax officers are unfair, and do not accept the agent's accounts. They do not allow sufficiently for bad debts and losses. Proprietor's expenses and monies for charity and religious purposes are not admitted as expenses.

(b) The notice of demand for income-tax should be sent after harvest ; if sent during or before harvest the bankers are forced to borrow.

(c) Payment by instalments is suggested.

125. What complaints have indigenous bankers against the stamp duties ?

*Ans.*—The duties are too high.

126. What festivals have the indigenous bankers of each kind ? How do they celebrate them ?

*Ans.*—Burmese . . New year (in April) and *Thadingyut* (in October).  
Chettians . . *Pangani Uthram* (in March or April) and  
*Thaipusam* (in January). Business is stopped  
for about four days in all.

127. Is there any proposal for further amalgamations and incorporations as banks (like the Bank of Chettinad) being made by (a) Chettians doing business in Burma or (b) other indigenous bankers in Burma ?

*Ans.*—None known.

128. It has been suggested by an Indian writer that a large bank with an Indian directorate and Indian management should be established to control the currency and issue the currency notes of India, and that this bank should re-discount hundis discounted by shroffs. For each shroff a limit would be fixed, up to which his hundis would be re-discounted, and he would be required to deposit one-fifth of this amount with the bank in the form of Government securities. Can you see how this plan would be developed ?

*Ans.*—The majority have nothing to say. Two or three witnesses approve of the plan, but offer no suggestions.

129. It has been said that indigenous bankers are often denied accommodation by the joint-stock banks although these have funds available and are using them to finance foreign trade. Have bankers really any complaint of this kind ?

*Ans.*—Yes.

130. Have indigenous bankers anything to say about the recent proposals to increase the fees charged for registering documents and for searches ?

Changes are as follows :—

Registration fees.			Search fees.
Value.	Old fee.	New fee.	
Under Rs. 50	Rs. 0'5	Rs. 1'0	<i>Old.</i> —For the first year in respect of which search is made—one rupee ; for every other year, four annas. Maximum Rs. 5.
Up to Rs. 100	0'75	1'5	
Rs. 200	1'0	2'0	<i>New.</i> —Change "four annas" above to eight annas ; change Rs. 5 to Rs. 10.
Rs. 300	2'0	3'0	
Rs. 400	2'0	4'0	
Rs. 500	3'0	4'0	
Rs. 600	3'0	5'0	
Rs. 700	4'0	5'0	
Rs. 1,000	4'0	6'0	
For each extra Rs. 1,000—			
(a) up to Rs. 50,000	*	2'0	
(b) above Rs. 50,000	...	1'0	

\* Old fee was one rupee for each Rs. 500 above Rs. 1,000, up to Rs. 5,000 ; then Re. 1 per extra thousand up to Rs. 50,000 ; then Rs. 0'5 per extra thousand.

*Ans.*—The general opinion is that the fees should not be increased. Mr. Vellayan Chettiar says "I for one think the existing fees may be increased 50 per cent more, provided a separate land record office is established and easy access given to the public."

131. Is there any matter related to banking, money-lending, savings, investment in Burma which any person with whom these questions are discussed wishes to bring to the notice of the committee?

- Ans.*—(a) A land mortgage bank should be established with increased facilities under Government control.
- (b) The summary procedure of giving a decree on simple pro-notes after a short period of notice, as in Ceylon and Madras town, should be adopted.
  - (c) Period of redemption between preliminary and final decree should be only three months.
  - (d) Chettiars should have representation in the Legislative Council.
  - (e) Chettiars should be given arms licenses, as they have to go about to different villages.
  - (f) Final decree should be given immediately instead of a preliminary mortgage decree. Auction should be three months after final decree.

## SURVEY V.

### FINANCIAL SURVEYS IN SELECTED TOWNS.

Surveys of the financial conditions in the towns of Myingyan, Pegu and Môngywa were made by two members of the committee (U Ba Maung and U Mya). They intended to survey Prome town also in the same manner ; but their ordinary avocations allowed them too little time for this. The reports have been slightly edited by the Chairman. All the surveys were made between October and December of 1929. A similar survey of Yandoon town by U Aye and Professor Jevons was projected, but was not carried out.

### Myingyan.

#### *List of Sections.*

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| 2. Transport.                 | 9. Small stall-holders.                                  |
| 3. Products.                  | 10. Cottage industries.                                  |
| 4. Banking and money-lending. | 11. Credit facilities in Taungtha and Natogyi Townships. |
| 5. Remittance.                | 12. Conclusion.  |
| 6. Trade in foreign goods.    |  |
| 7. Trade in local produce.    |  |

1. *Area and Population.*—Myingyan district measures 2,746 square miles of which Myingyan Town occupies  $5\frac{1}{2}$  square miles. The district had in 1921 a population of 442,008 inhabitants of which 23,400 are in Myingyan Town.

2. *Transport.*—Myingyan is advantageously situated as it is accessible by rail as well as by steamer ; it also has connection by road with most parts of the district. Many of the roads of the district are fairly good, those under the supervision of the Public Works Department being metalled and better maintained than those which are in the charge of the District Council. Crops are conveyed in carts. Within recent years motor vehicles have become the chief means of transport along good roads, and cart traffic has consequently declined except on unmetalled cart tracks.

3. *Products.*—The district produces cotton, groundnuts, white beans, tobacco, jaggery, peas, sessamum, onions and chillies. The cotton trade is carried on by foreign firms which purchase and export raw as well as ginned cotton.

Groundnuts and oil obtained from them, are sent out to all parts of Burma for human consumption.

About 10 years back there was a boom in the white bean trade, but now decreased demand and a fall in price have brought about its decline.

The tobacco business is carried on mostly by Burmans ; and 75 per cent. of the Burmese traders are occupied in this trade.

Jaggery is produced in large quantities and transported to all parts of Burma. One of the big traders said he deals in Rs. 20,000 worth of jaggery every year. The busy season lasts from May to September.

The remaining products of the district are of minor importance. They are bought by Indian and Chinese traders and sent to Rangoon. The district obtains its supply of rice, *ngapi* and salt fish from other parts of Burma. Rice comes from Pyinmana, Nyaunglebin, Pyu, Thatôn, Amherst and Kyaukse, while *ngapi* and salt fish are obtained from Yangoon. Burmese slippers, silk longyis, umbrellas and the requisites of Buddhist monks are obtained from Mandalay.

4. *Banking and Money-lending*.—A branch of the Imperial Bank of India, 13 Chettiar firms, about 50 smaller money-lenders and 2 co-operative banks finance the commerce, industry and agriculture of the town and district, while small loans are given also by the pawnbroker. These lending agencies work independently of one another. The methods employed by them are detailed below.

(a) *The Imperial Bank of India.*

A branch of the Imperial Bank was opened in Myingyan in the year 1924. Most of its business consists in dealings with the Government Treasury. Current accounts are opened and fixed deposits received ; but these are on a small scale. The bank has important dealings with the branches of Messrs. Steel Brothers and the Burma Cotton Company. These branch firms must have overdrafts in the Rangoon Head Office and during the season, the branch of the bank receives intimation as to what amount of money should be transferred to the accounts of the branch firms. Money is drawn by cheques. The bank occasionally buys from the Japan Cotton Trading Company drafts payable at sight in Rangoon and receives a discount of 2 annas per Rs. 100. It is not allowed to buy drafts from any other firm. The bank also lends money on the security of gold ornaments, advancing 80 per cent. of the market value of gold and charging interest at a fixed rate of  $7\frac{1}{2}$  per cent. per annum. The lowest sum the bank lends is Rs. 200. It also advances temporary loans on the security of country produce, such as cotton and groundnuts. These goods are insured against fire and are kept under lock and key in godowns which are rented and are used solely for this business. The bank keeps a durwan in charge of the godown. 75 per cent. of the market value of such goods is advanced on loan and 2 per cent. above the bank rate is charged as interest. The bank also issues draft remittances payable at sight at any office of the Imperial Bank and charges a commission of 4 annas per Rs. 100 on any amount up to Rs. 1,000, 2 annas per Rs. 100 on any amount up to Rs. 10,000 and 1 anna on any amount above Rs. 10,000. The bank also cashes drafts from other banks, charging 4 annas per Rs. 100. At present bank drafts are not in vogue among the people. This is due to the fact that traders dealing in foreign goods make their remittances through the Chettiar firms, while rice merchants make use of the post office, because rice comes from places where there are no branches of the Imperial Bank. The bank undertakes to collect money in places where the Imperial Bank has branches on obtaining the railway receipt from the sender or seller ; on receipt of the money from the consignee or from the purchaser, the amount realized is paid at the same discount as on draft. Traders, however, do not make use of this method, but adopt the V.P.P. system of the post office.

(b) *Chettiars.*

In Myingyan town there are 13 Chettiar firms with a capital of 28 lakhs of which 6 lakhs are their own capital, 2 to 3 lakhs are borrowed

from Chettiar firms in Rangoon, about 5 lakhs are deposits from Madras, 3 lakhs are money of the Chettiar temple and the remaining 5 lakhs or so are local deposits from the people of the district. These Chettiar firms receive current deposits and fixed deposits for 12 months ; the rate of interest varies from 6 per cent. to 9 per cent. per annum according to the conditions prevailing in the money market. The minimum rate of interest charged on loans is Rs.  $1/12$  per cent. per mensem. Security is demanded except from approved customers. On small loans a higher rate of interest is charged, usually not less than Rs.  $2/8$  per cent. per mensem. It is worthy of note that the Chettiar firms in Myingyan have agreed among themselves that their minimum rate of interest should be Rs.  $1/12$  per cent. per mensem. None of these Chettiar firms has a cash credit with the Imperial Bank branch ; but two of the firms have each an overdraft at bank rate with that branch on a collateral security of Rs. 10,000 worth of Government securities.

Chettiar firms send money to Rangoon by means of drafts or hundis drawn on Rangoon by the Burma Cotton Company and Indian firms dealing in cotton ; no discount is allowed on these. For non-customers who wish to send money to Rangoon the Chettiars charge a commission of 2 annas per Rs. 100 ; their customers are exempted from payment of such commission. Sometimes they discount Chinese hundis from approved Chinese traders at a maximum rate of 2 annas per Rs. 100. The Chettiars get money from Rangoon by issuing hundis to traders dealing in foreign goods ; no commission is charged on these. Occasionally when a large sum of money is required a clerk is sent to bring it ; remittances are not made through the local branch of the Imperial Bank because of the commission charged.

The main business of the Chettiars is lending money to traders in the town. Though the fixed minimum rate of interest is Rs.  $1/12$  per cent. per mensem, some of the big traders of Myingyan Town having very good credit are allowed a cash credit by some of the Chettiar firms at Rs.  $1/8$  per cent. per mensem. The Chettiars lend money on the pledge of gold but not at present on diamonds ; they advance 80 per cent. of the value of the pledge gold and charge the usual rate of Rs.  $1/12$  per cent. per mensem interest. For loans to small stall-holders see Article 8 below. The Chettiars do not take agricultural lands on mortgage, because, unlike the lands in Lower Burma, these lands are subject to drought. Sometimes a Chettiar firm borrows money from another Chettiar firm for a short period ; no security is required and the rate of interest is 1 anna per Rs. 100 per mensem above the current Chettiar rate of interest.

#### (c) *Other Private Moneylenders.*

There are few Burmese or Indian money-lenders. Some of the Burmese traders in the town issue loans to the people in the district, taking gold as security or relying on the sale of the borrower's agricultural produce ; see section 13 below. Interest is usually at 2 per cent. to 3 per cent. per mensem.

#### (d) *The Pawnshop.*

There is one pawnshop in the town and the license is issued by the municipality, which receives a license fee of Rs. 50,000 for 3 years.

The rates of interest charged by the pawnbroker are the maximum rates permitted by the Municipality, namely, one anna per rupee per mensem for loans up to Rs. 5, nine pies for larger loans up to Rs. 20 and six pies for loans above Rs. 20. For every article pawned they charge also one anna for the ticket issued. Under the municipal rules the pawnbroker may sell any article which is not redeemed within five months. Small shop-keepers and labourers usually pawn their personal articles when they are in need of money.

The pawnbroker is partly financed by the Chettians on the security of gold ornaments that are pawned with him and passed on to the Chettians. The rate of interest is Rs. 1/12 to Rs. 2 per mensem.

We are unable to ascertain the amount of loans issued daily for the articles pawned and the amount of loans repaid on the redemption of the pawned articles as the pawnshop licensee does not desire to reveal this part of his business. Generally 75 per cent. of the value of gold ornaments is advanced and 50 per cent. of the value of other articles.

(e) *The Myingyan District Central Co-operative Bank.*

The Myingyan District Central Co-operative Bank, Limited, was established in 1925 and its present working capital is Rs. 58,700. Its fixed and savings deposits amount to Rs. 20,000. The total amount of loans issued to societies is Rs. 52,000. It offers 5 per cent. per annum interest on savings deposits and 7 per cent. to 9 per cent. per annum on fixed deposits. It grants short and intermediate loans to 31 registered co-operative credit societies in Myingyan District at 10 per cent per annum, which is less than the rate charged by Chettiar firms and local money-lenders, while the societies charge 15 per cent. per annum on loans made to their members. Loans are issued and repayments received at the bank premises ; but small loans up to Rs. 200 may be sent by money order through the post office. Remittances are not made through government treasuries and sub-treasuries because of the delay that prevails in those offices. The bank does not issue drafts or hundis. Its business is confined by its rules and bye-laws to the dealings mentioned above. The bank does not borrow any money from the Burma Provincial Co-operative Bank or from the joint-stock banks. The bank keeps its cash balances in its own custody.

(f) *The Burma Provincial Co-operative Bank,*

This bank, which is situated in Mandalay, had been financing 135 co-operative societies in Myingyan district long before the establishment of the Myingyan District Central Co-operative Bank. Now no fresh loans are being issued by this bank even to societies, and the Co-operative Department is contemplating a plan for giving loans from Government to co-operative societies that are regular and punctual in repayments. The total amount of loans to societies is still over Rs. 2,33,600. When the bank was working issues and repayments of loans were effected by remittance transfer receipts and cash orders, except a small amount of loans up to a maximum of Rs. 500 which were paid by post office money-order. Societies preferred to pay or receive loans by money-order, because this method was quicker. The bank had no agency to collect deposits in Myingyan and its work was confined to financing societies. It charged the societies 10 per cent per annum, and the societies lent to their members at 15 per cent. per annum.

5. *Remittance*.—Most of the remittances to and from the town are done by the Chettiars. Traders who buy goods from Rangoon and Mandalay take hundis payable at sight from Chettiars, who charge no commission for these to their regular customers but charge a commission of two annas per Rs. 100 all the year round to others. Traders who purchase local produce and send the same to Rangoon or Mandalay obtain money sometimes by Chettiars' hundis payable at sight sometimes in cash brought by their reliable clerks or partners, while Chinese traders who buy goods locally sell Chinese hundis payable at sight to Chettiars by paying a commission of two to four annas per Rs. 100. Some of the small traders make remittances by insured registered post, and other traders making remittances to small towns use the same method; the charge for the insurance is two annas per Rs. 100.

It is not difficult to get hundis from Chettiars. Some traders pay cash for them while others are allowed to sign pro-notes in exchange for them; in both these cases no commission is charged to approved customers. It is difficult to know the proportion of the various methods of such remittances, because neither the traders nor the Chettiars like to reveal the figures. Chettiars' hundis are increasing in use among traders who have dealings with Rangoon and Mandalay, while the use of insured registered post is growing steadily among those traders who have dealings with other towns. Traders do not usually make remittances by money-order as the commission is very high. There are three post offices in the town. The postal authorities told us that their money transactions during the busy season are done more by insured registered post than by money order; we were unable to get statistics of remittances by these means as the post-master was away.

6. *Trade in Foreign Goods*.—All the foreign goods come through Rangoon. Traders dealing in foreign goods are mostly Indians and Chinese and they carry on both wholesale and retail business. They pay for their goods from Rangoon partly in cash and partly by credit for three months or more in nearly equal proportions. When they sell the goods wholesale to other small traders they also have to give three months credit for about half of the value of the goods sold. Sometimes when payment is made for goods taken previously fresh goods are sold at credit to approved customers. Most of these traders have dealings with the Chettiars. Sometimes they have a credit balance during the busy season; but at the beginning of the season, they have to borrow large amounts and repayments are made daily in instalments out of the proceeds of their daily sales. Usually, they do not pledge their goods as security for the advances obtained from Chettiars; they are allowed to open cash-credit accounts and pay interest at Rs. 1/12 per mensem, paying interest on the daily balance. When they buy goods from Rangoon, they take hundis from Chettiars, generally without paying any commission.

The retail traders who buy goods from the wholesale and retail traders of the town are mostly from surrounding townships. They pay about half the price of their purchases in cash and take credit for the other half; they only raise loans from the local money-lenders for the purchase of goods in emergencies; the rate of interest they then have to pay is 2 to 3 per cent. per mensem.

There are also retail traders in the town who buy their goods from wholesale dealers in the town and sometimes from Rangoon direct.

These people also have dealings with the Chettians and pay a higher rate of interest than wholesalers, *i.e.* 2 per cent. per mensem.

Neither wholesale nor retail traders of the town buy goods direct from dealers in India or Europe.

7. *Trade in Local Produce.*—The produce of the district was described in section 3. Traders dealing wholesale in this are Burmese, Chinese and Indians in the proportion of 8, 3 and 1. The majority of the Burmese traders and some of the Chinese and Indian traders are financed by Chettians, and pay interest Rs. 1/12 per cent. per mensem; some have to pledge their goods as security. These traders sometimes advance earnest money to the producers in the district before the goods are ready for delivery, thereby obtaining them at a lower price than they would have to pay if the purchase was made only when the goods were ready for delivery. They sell their goods wholesale to the retail traders in the town partly on one month's credit and partly for cash. These retail traders are also financed by Chettians who charge from 2 to 3 per cent. per mensem. Some approved customers do not have to give security; but others have to pledge their gold ornaments or mortgage their dwelling houses. The wholesale traders also sell their goods to traders from other towns on cash only.

There are about a dozen traders who deal in rice and are financed by the Chettians in the same way as those traders dealing in local products. The wholesale dealers sell partly for cash and partly on credit for a few days.

There are also many traders in *ngapi* and salt fish, which come from Yandoon; no credit is allowed in this trade.

8. *Mills.*—There are three large cotton milling companies, *viz.* Messrs. Steel Brothers, the Burma Cotton Company, and the Japan Cotton Company. In addition there are two big Indian cotton-milling firms from Bombay. Messrs. Steel Brothers have bought up the Burma Spinning and Weaving Mill and taken over the management of the Burma Cotton Company and control the price of raw cotton. All purchase raw cotton through local brokers from the producers in the district, and advance money to the producers before actual delivery. They also buy ginned cotton from small cotton mill owners and cotton traders who always sell for cash. The cotton ginned in the mills is exported to foreign countries. All these establishments are financed by their head offices and mostly through the local branch of the Imperial Bank of India.

There are also six cotton ginning mills belonging to two Indians and four Burmans, who gin their own cotton as well as that of others. They buy cotton sometimes through brokers and sometimes directly from the producers. They sometimes advance money to the growers. They are financed by Chettians on the security of their produce and mills, paying interest at Rs. 1/12 per cent. per mensem. The ginned cotton is sold to the three companies mentioned above.

There are also nine groundnut oil mills belonging to four Chinese and five Burmans. They purchase groundnuts from the growers and press out the oil which they dispose of partly in Myingyan and partly in other parts of Burma. Sometimes they have to sell on credit. They are financed by Chettians on the security of their produce and their mills, paying interest at Rs. 1/12 per cent. per mensem. Messrs. Steel

Brothers also deal in groundnuts the oil from which they press in their own mill and send to Rangoon for disposal.

9. *Small Stall-holders*.—There are about 200 small stall-holders in the municipal main bazaar. Most of them have dealings with the Chettiers by taking *ne-pyan-pe*\* (ငွေပိုငွေပို) loans. The rate of interest charged on such loans is from 4 to 5 per cent. per mensem repayable within a month's time by daily instalments out of the sale proceeds. At the time of issuing a loan an amount representing principal and interest together is agreed upon to be repaid by regular daily instalments in one month. No reduction of interest is given for earlier repayment. If a stall-keeper is irregular and unpunctual in his daily repayments and fails to repay his debt within a month's time he is denied further loans. The Chettiers who are doing this business keep collectors who collect the instalments of loans every evening.

10. *Cottage Industries*.—Until about five year ago, weaving by handloom was carried on largely in the suburbs of the town. It is declining now because foreign cloth is cheaper. The weavers get their finance partly by borrowing money from local money-lenders at Rs. 2/8 to Rs. 3 per cent. per mensem and partly by getting about three months' credit when they buy yarn from the traders of the town. There is not much hope for this industry. Other important cottage industries in the district are the production of lacquerware at Pagan and basket-making in Kyaukpadaung ; those who engage in these industries are financed by local money-lenders whose rate of interest is from 3 to 5 per cent. per mensem.

11. *Credit Facilities in Taungtha and Natogyi Townships*.—Most of the cotton, groundnuts and tobacco of the district are produced in these townships. The headquarters town of Taungtha township is 16 miles from Myingyan while that of Natogyi township is 19 miles from Myingyan. There are no Chettiers in either of these townships. It is said that the Chettiers cannot compete with the local Burman money-lenders although these charge from  $2\frac{1}{2}$  to  $3\frac{1}{2}$  per cent. per mensem, because when a Chettiar shop was opened once in Natogyi town the local money-lenders combined in an agreement to reduce the rate of interest and the Chettiar shop was then closed again. Possibly the Burman money-lenders have a hold upon borrowers and intimate knowledge of local conditions which the Chettiers would need some time to acquire. The Burman money-lenders make their advances on pro-note after examination of the standing crops, the rate of interest being from  $2\frac{1}{2}$  to  $3\frac{1}{2}$  per cent ; sometimes they buy the crop outright before harvest at an agreed rate.

12. *Conclusion*.—Trade is bad on account of the tightness of money that has prevailed since the beginning of the year as a result of the fall in the price of cotton and groundnuts. For cotton this is generally attributed to the control by millers, while for groundnuts it is due to keen competition with oil exported from India. Other products have also fallen in price. There has been a larger production of cotton and groundnuts this year due to better rainfall.

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\* Also called *ne-pyan-do* (ငွေပိုငွေပို) both at Myingyan and at other places. The two names are equally common. See also paragraph 8 of the Mōnywa survey below

## Pegu.

### List of Sections.

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1. *Area and Population.*—Pegu district measures 4'089 square miles of which Pegu Town occupies 4'71 square miles. The district had in 1921 a population of 455,620 inhabitants of which 18,769 were in Pegu Town.

2. *Transport.*—Pegu Town is situated on the Rangoon-Mandalay railway line at 47 miles and 1½ hours from Rangoon and is the junction for the branch line to Moulmein. It is also connected with Rangoon by a good road, 55 miles long and much used by motor omnibuses many of which travel the whole distance. The Pegu River crosses the town but serves as transport during the rainy season only. The railway line passes through the principal paddy areas of the district. The Pegu-Sittaung Canal serves as a means of paddy transport to the railway stations, situated on the bank of the canal such as Waw and Thanatpin.

3. *Products.*—Paddy is the only important product of the district.

4. *Banking and Money-lending.*—The financing agencies in Pegu Town are 27 Chettiar firms, one pawnbroker and 20 other private money-lenders and the Pegu Central Co-operative Bank. These work independently of each other as follows to finance the agricultural, commercial and industrial population of the town and the surrounding area.

### (a) Chettiars.

Of the 27 Chettiar firms in the town, 17 are big firms and the

#### Estimate of Chettiar Capital at Pegu.

	Rs.
Owned ...	51,23,000
Supplied from Madras ...	14,90,000
Borrowed from Rangoon Chettiars.	6,23,000
Temple money ...	1,21,000
Local deposits ...	41,000
Total ...	73,98,000

remaining 10 are smaller ones. Every endeavour has been made to ascertain the working capital of these firms, but the figures obtained and shown in the margin hereby must be regarded as approximations only. The portion borrowed from Chettiars bears interest at 2 to 3 annas above the Rangoon Chettiar rate. For deposits the rate of interest is 12 annas per cent. per

ensem, that is 9 per cent. per annum ; the deposits are not fixed, but the Chettiars make frequent enquiries from depositors of the probable date and amount of withdrawals. The rate charged by Chettiars for loans varies according to the size of the loan as well as the character and circumstances of the borrower. For large loans, say Rs. 2,000 or more, the rate varies from Re. 1 to Rs. 1'5 per cent. per mensem, averaging Rs. 1'25 ; for smaller loans the rate varies from Rs. 1'5 to Rs. 2'5, averaging Rs. 2 ; for very small loans below Rs. 100 the rate is usually Rs. 3 to Rs. 4 per cent. per mensem. All except a few approved borrowers must give either movable or immovable property

as security. There is no combination among the Chettiars of Pegu, and no agreement amongst them as to rates of interest. Some of the firms have branches in other places in the district.

(b) *Other Private Lenders.*

There are 20 Burman money-lenders who have no other business and charge from Re. 1 to Rs. 25 per cent. per mensem, lending as a rule only on the security of gold, diamonds and immovable property.

(c) *The Pawnbroker.*

There are altogether four pawnshops in the town, licensed by the Municipal Committee. There is one license for all the shops together, and this is auctioned every year in the month of December for the coming year. The Municipality received a license fee of Rs. 34,900 for 1929, this being the record amount in the history of Pegu Municipality. The rates of interest charged are the maximum rates fixed under the municipal bye-laws, namely : for loans up to Rs. 5 one anna per rupee per mensem, for loans between Rs. 5 to Rs. 20 nine pies, and for loans above Rs. 20 six pies per rupee per mensem. An extra anna is also charged for writing the ticket for each article pawned. The municipal rules allow the pawnbroker to sell any article which has been in pawn for five months or more. The pawners are small shopkeepers, labourers and some salary earners ; and the pledges are jewellery, clothing, umbrellas and other such personal property.

(d) *The Pegu Central Co-operative Bank.*

This bank was established in 1927 and its present working capital (1929) is Rs. 21,33,000. Its total deposits, including fixed, savings and current accounts, amount to Rs. 16,50,000. The rates of interest are  $5\frac{1}{2}$ , 6,  $6\frac{1}{2}$ , 7 and  $7\frac{1}{2}$  per cent. on 1, 2, 3, 4 and 5 years fixed deposits respectively, 2 per cent. on current accounts and  $4\frac{1}{2}$  per cent. on savings accounts. The total amount of loans issued to co-operative societies is Rs. 18½ lakhs. The bank grants crop, intermediate and long-term loans to 215 registered co-operative credit societies in the Pegu and Hanthawaddy Districts at 10 per cent. per annum, while societies charge 15 per cent. per annum on loans issued to their members. The societies generally receive and repay loans at the bank's premises ; but remittances are sometimes done to and from societies by cash order through treasuries and sub-treasuries without commission. Some deposits from outside of Pegu are received by cheques upon Rangoon banks, no commission being charged ; repayments are similarly made by cheque upon Rangoon without any commission. In other cases deposits are received or repaid by post office money-order or registered insured post. The bank has deposit accounts in Rangoon with the Netherlands Bank and with the Imperial Bank. During the transplanting season the bank is allowed to open a cash credit account with the Imperial Bank at Rangoon at 1 per cent. above bank-rate, subject to a minimum of 6 per cent. ; advances on this account are usually received by remittance transfer receipt, while repayments are also made in this way or by passing on cheques on Rangoon received by the bank from its depositors. The bank also opens an overdraft

account with the Imperial Bank against the security of Government paper and at the current bank-rate.

5. *Remittance.*—There are few remittances done by Chettiers. Traders who buy goods from Rangoon carry money with them, as Rangoon is so close to Pegu. Traders buying goods from Upper Burma remit money by registered insured post; they do not buy hundis from the Chettiers. Hundis are also not used in raising loans. The Pegu Central Co-operative Bank undertakes remittances for the public to Rangoon, and for this business issues drafts, charging a commission of two annas per 100 rupees. It cashes the cheques drawn upon Rangoon banks by approved persons and charges a discount of 2 annas per Rs. 100; but no charge is made to a current account depositor of the bank if the value of the cheque is credited to his account. This bank also buys foreign drafts from its bankers in Rangoon, charging a commission of two annas per Rs. 100 in addition to the other expenses incurred.

6. *Traders.*—The traders (wholesale and retail) dealing in foreign goods are mostly Indian or Chinese and obtain their stocks from Rangoon. There are also Burmese traders who deal in foreign goods purchased direct from Rangoon. These traders pay for their goods partly by cash and partly by credit for three months or more. During the busy season, *i.e.*, from January to May, they have to borrow money from the Chettiers, sometimes without security and sometimes by pledging their gold ornaments and their buildings; repayment of these loans is made at the end of the season.

Produce of Burma is sometimes bought at Rangoon but the produce of Upper Burma generally comes direct from its place of production. The traders are financed by the local Chettiers and other local money-lenders. They dispose of their goods wholesale to other traders in the surrounding villages and also sell retail; when selling wholesale they take cash for a part and give credit for a part of the goods. There are also paddy and rice traders who obtain their finance from millers by pledging their stocks.

For all the loans considered in this article the rate of interest varies from 1 to 1·5 per cent. per mensem, according to the local supply and demand.

7. *Rice-mills.*—There are five rice-mills in the town. They are worked by their owners, who mill paddy for hire and also mill paddy which they buy from the surrounding villages and send to Rangoon after milling. Some of the paddy sent to Rangoon is sold to Indian or European Firms, such as Chatrabhuj & Co. and Fairweather Richards & Co.; sometimes such sales are at market rate, sometimes contracts are made with such firms to supply rice at a fixed rate for a certain time. In other cases the millers employ rice commission agents, who send rice-market reports to the miller and arrange with him for the disposal of his rice, charging him one per cent. commission besides expenses of handling and insurance. Finance is obtained from local Chettiers and other local money-lenders on the security of the mills, interest varying from 1 to 1·5 per cent. per mensem. Two mills obtain advances during the season free of interest from the merchants in Rangoon to whom they supply rice on contract. Money received for rice in Rangoon is carried to Pegu by the millers themselves.

8. *Saw-mills.*—There are three saw-mills. The owners have forest leases and also buy logs from the timber traders of the district, making

part payments in advance without any interest. They obtain their finance from local Chettians and other local money-lenders, the rate of interest varying from 1 to 1·5 per cent. per mensem with or without security. They sometimes take Bombay orders through an agent in Rangoon who makes payment for the timber in Rangoon.

9. *Small Stall-holders*.—These are financed in the same way as the stall-holders of Myingyan (see section 9 of the report on Myingyan); there is a difference however in the rate of interest for *ne-pyan-pe* (or *ne-pyan-do*) loans, which varies from 2 to 3 per cent. per mensem instead of 4 to 5 per cent. Besides the Chettians, there are also many small Burmese money-lenders who are doing *ne-pyan-pe* business. Sometimes the stall-holders take loans from two or three different lenders at the same time.

10. *Cattle-markets*.—There is one place within the municipality and there are two places outside it which are used as cattle-markets. The markets go on every day continuously in the season. The sites are merely places in the paddy-fields which are customarily used. There is no organised market; even the market inside the municipality is not managed by the municipal committee. The village headman and the ward-headman in whose respective jurisdictions the sites fall exercise some control over the markets, but this is unofficial. There are no market bye-laws or rules for any of the sites; no rent is paid for using the land; no market-fee is charged to buyers or sellers of cattle. But the brokers get Re. 1 for each animal while the ward-headman or village-headman in whose presence the purchase is made gets As. 8 for each animal. For each sale the headman issues a printed memorandum showing the name and address of the seller and buyer and a description and the price of the cattle; each memorandum is signed by the headman and by another witness. No fee is recognised for the second witness. The broker puts his signature and his thumb impression on the back of the memorandum, thus making himself responsible for pointing out the seller in case need to do so should arise—*e.g.*, if an animal should prove to have been stolen. The memoranda are issued from a counterfoil book in which the pages are numbered serially, each book having a number which also is printed on every page, and a copy of each memorandum is kept on its counterfoil. A memorandum is not a receipt for the payment and it bears no stamp.

The markets are usually held from the end of one harvest to just before the next ploughing season begins. The buyers are agriculturists from Pegu and Hanthawaddy districts. The sellers are regular dealers, mostly Burmans from Upper Burma and Shans from the Shan States, who bring the cattle down from their homes. When a seller has disposed of his herd he goes away; but new dealers with fresh herds frequently arrive. Generally the animals have been bred by the sellers; in a few cases the sellers have bought the cattle in Upper Burma with their own or borrowed money; there are no sellers who bring cattle for sale on commission. All the sales are made for cash; the sellers carry the money back with them or send it by money-order.

New sellers from Upper Burma or the Shan States never come without an introduction to the headman or a broker. Dealers are not confined to one broker for their sales, but it is understood that a broker will not act for a dealer whom he does not know. In case an animal sold should prove to have been stolen, the broker has not to compensate the purchaser; but he must be able to trace the seller. Sales are

sometimes effected without the intervention of a broker or the headman; but then the purchaser has more risk that the animal may prove to have been stolen.

11. *Conclusion.*—Owing to the fall in the price of paddy since the harvest of 1929 and the decrease in agricultural produce due to flood during the previous transplanting season and scarcity of late rain during the corresponding crop-ripening season, business conditions are not favourable as compared with previous years. The price of paddy lands is decreasing. The Chettiers and other money-lenders are reluctant to advance money on account of these conditions. If this state of things continues for another couple of years, the financing of agriculture will be difficult and risky. Some agriculturists are contemplating the introduction of new methods, such as ploughing by tractors, sowing before the rains, irrigating with centrifugal pumps worked by oil engines when there is drought.

## Monywa.

### *List of Sections.*

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|-------------------------------|--|
| 1. Area and population.       | 8. Small stall-holders.                |
| 2. Transport.                 | 9. Mills.                              |
| 3. Products.                  | 10. Small industries.                  |
| 4. Banking and money-lending. | 11. Marketing of agricultural produce. |
| 5. Remittance.                | 12. Trade and agricultural conditions. |
| 6. Trade in foreign goods.    |  |
| 7. Trade in Burma produce.    |  |

1. *Area and Population.*—Mônywa Town is the headquarters of the Lower Chindwin District. The whole district measures 3,480 square miles of which Mônywa Town occupies one square mile only. The population of the district is 342,880. Mônywa Town alone has 9,225 inhabitants residing in 2,586 houses. The residents of Mônywa are mostly Burmese and Indians; but there are some Chinese. Mônywa is a municipal town and compares very favourably with other towns of the same size. It is an old trading centre situated on the bank of the Chindwin river; and being the marketing centre of both the Lower Chindwin and the Upper Chindwin Districts, is an important and growing town.

2. *Transport.*—The Chindwin river runs through the middle of the district, and one steamer runs up the river and another down the river every day; one steamer runs to Pakôkku. At Mônywa there is a steam-ferry which crosses in both directions every hour; there are also small boat-f ferries at other places. The principal connection of Mônywa with the neighbouring country is however by land. But roads are scarce and in bad repair, so that transport is difficult, especially during the rainy season. Village roads seem to be totally neglected; if the care of the roads were transferred from the District Councils to the Public Works Department there would be a great change for the better in them, and, with metalling of old roads and the construction of new ones, a great deal of the economic loss from which the district now suffers would become a thing of the past. Motor transport is increasing day by day and is a blessing to the people; but it is gradually ousting cart traffic and depriving cartmen of their means of livelihood. By rail Mônywa is connected with Sagaing and through the ferry there with the main railway system of Burma. There is also a line from Mônywa to Ye-u, and a line from Sagaing to Myitkyina.

3. *Products*.—The following are the principal agricultural products of the Lower Chindwin District and their yield for last year :—

(a) Paddy	...	42,170 tons at	22 baskets per acre.
(b) Wheat	...	588 "	5 "
(c) Jowar	...	22,523 "	7 "
(d) Pegyi	...	1,890 "	10 "
(e) White beans	...	2,859 "	8 "
(f) Red beans	...	4,293 "	8 "
(g) Groundnuts	...	6,021 "	25 "
(h) Early sesamum	...	798 "	2 "
(i) Late sesamum	...	4,135 "	3 "
(j) Cotton	...	852 "	25 viss per acre.

(a) *Chettiars*.

4. *Banking and Money-lending*.—The principal agencies are the Chettiars ; there are also some other money-lenders and a pawnshop. There were till recently four Chettiar firms in Mōnywa town. Of these one closed down about a month ago and another which started eight months ago is about to be closed. At the time of our survey only two firms were actually working. The approximate capital of these firms is five lakhs of rupees, of which 3½ lakhs are their own and the remaining 1½ lakhs represent borrowings from Rangoon and Mandalay for which the usual rate of interest is charged. These firms have neither deposits nor borrowed money from Madras. There is no temple money for their use, as there is no temple in Mōnywa. They neither represent Rangoon firms nor have branches out of the town. They have current deposits from local millers and traders to the extent of about Rs. 30,000. They accept no fixed deposits. For current deposits they pay an interest of 8 to 10 annas per cent. per mensem. Any amount not exceeding Rs. 1,000 can be withdrawn on the day of application. For higher amounts five days' clear notice is necessary. These Chettiars do not lend money on the security of immovable property. Approved customers may borrow money from them on unsecured pro-notes while others are required to give gold as security. In both cases the interest charge is Rs. 1·5 to Rs. 2 per cent. per mensem. The rate of interest varies according to the fluctuations in the money market and according to the borrower. Money is also lent out by the Chettiars at the same rates of interest on the security of stored goods. In such cases, the borrower has to pay the godown rent and the remuneration of the durwan ; insurance of the goods pawned is an optional matter, but of course the borrower pays the premium if the goods are insured. These Chettiars also buy railway receipts from highly approved customers ; when a trader receives an order for goods, he arranges for the despatch of the goods by rail and obtains a railway receipt which he sells to one of the Chettiars, who in turn collects the price of the goods from the buyer through a Chettiar firm of the locality in which the buyer resides. For this a commission of Rs. 5 to Rs. 6 per Rs. 1,000 is charged. The Chettiars of Mōnywa do not lend money on the system known in Burmese as *ne-pyan-do* (နေပြည်ဝယ်) described in the next paragraph and in Article 9 of the report on Myingyan above.

(b) *Other Money-lenders*.

There are only two Burmese local money-lenders. They lend money to approved customers on the security of either movable or

immovable property. The rate of interest varies from Rs. 1'25 to Rs. 2 per cent. per mensem according to the standing of the borrower. They use their own capital, borrowing nothing from Chettiars and accepting no deposits.

There are half a dozen traders who lend money on the *ne-pyan-do* (နေပြည်) system to small stall-holders as described in Article 7 of this note.

(c) *Pawnshops.*

There is only one pawnshop in Mōnywa town. Information about its working capital could not be obtained ; but we were told that it is popular and has good customers. The pawnbroker's license is sold by auction once in three years by the municipality. Rs. 8,150 was obtained at the last auction sale. The rates of interest charged by the pawnshop are the same as at Myingyan. The pawnbroker is a Chinaman ; his assistants are Chinese or Chino-Burmans.

5. *Remittance.*—The Chettiars issue hundis to be cashed in Rangoon or Mandalay, charging a commission of two annas per Rs. 100 except to approved customers who have deposits with them ; such customers pay no commission. When they need money the Chettiars go to the traders and take money in return for hundis issued free of commission. They pay cash for Chinese hundis on a commission ranging from Rs. 3'5 to Rs. 5 per 1,000 ; such dealings are only had with those Chinese firms which need cash daily for the purpose of buying products from the district for sale to Rangoon firms. See also Article 4 (a) above for transactions with railway receipts. Some of the large traders mentioned in the next article place their daily sale-proceeds with the Chettiars as current deposits, and are allowed overdrafts up to Rs. 1,000 when they buy hundis to be cashed in Rangoon. Those traders who have no deposits with the Chettiar firms take Chinese hundis from Chinese firms to be cashed in Rangoon free of commission.

6. *Trade in Foreign Goods.*—About twenty Indians, three Chinese and three Burmese traders deal in foreign goods in Mōnywa town. Most of the Indian and Chinese traders are agents of Rangoon and Mandalay firms ; all the Burmese traders and some of the other classes do business on their own account. The remainder of this paragraph relates to those doing business on their own account. They sometimes buy goods on credit, three months' time for payment being allowed by the firms in Rangoon and Mandalay. They sell wholesale as well as retail and allow credit for fifteen days. Most of them work with their own capital and seldom borrow money. When they need money they borrow from the Chettiars without security, paying interest at the rate of Rs. 1'5 to Rs. 2 per cent. per mensem. The remittances of these traders have already been dealt with in Article 5.

7. *Trade in Burma Produce.*—There are about twelve traders who buy the produce of other parts of Burma and sell it in Mōnywa town. They also sell sesamum oil, groundnut oil and paddy produced in Mōnywa. They buy *ngapi* of various kinds from Rangoon and Yandoon, crude petroleum from Yenangyaung, Burmese silk cloths from Mandalay, etc. They work generally with their own capital, but sometimes borrow from the Chettiars on security or otherwise at a rate of interest varying from Rs. 1'5 to Rs. 2 per cent. per mensem according to the borrower.

There are also seven Chinese, two Indian and six Burmese firms who trade in all kinds of agricultural produce of the district.

The Chinese are big dealers ; two of them have selling agents in Rangoon, while the remaining five are agents of Rangoon firms. They have their own capital. They sometimes sell their Chinese hundis for cash to the Chettiers who charge a commission of Rs. 3.5 to Rs. 5 per Rs. 1,000 ; the Chettiers have the Chinese hundis cashed in Rangoon one day later. Occasionally these Chinese firms borrow money from the Chettiers on pro-notes at Rs. 1.5 to Rs. 2 per cent. per mensem interest. Sometimes they receive remittances from Rangoon by insured post.

The Indian traders purchase country produce with the proceeds of the sale of foreign goods. Sometimes they borrow from the Chettiers at the abovementioned rate of interest.

The Burmese traders do business on a small scale with their own capital. Unlike the Chinese, they do not send their goods for sale to Rangoon or Mandalay but store them in godowns to be sold locally when prices are favourable. They can obtain loans from the Chettiers at 2 per cent. per mensem to the extent of 75 per cent. of the value of their stored grain ; while the stored goods remain a security, the owners have to pay the godown rent, the pay of the durwan and the insurance money, if insured. Insurance is not insisted upon by the Chettiers.

8. *Small Stall-holders.*—These buy foreign and indigenous goods from wholesale dealers and sell by retail. Most have their own capital, and are generally allowed credit by the wholesalers ; they are therefore generally free from the necessity to borrow money. When at times they need money they take loans from the Chettiers or from other local money-lenders on the security of gold or immovable property at a rate of interest varying from Rs. 1.5 to Rs. 2 per cent. per mensem according to the borrower. When they buy goods on credit, they are required to pay the debt at the next purchase and they are usually made to pay within 15 to 20 days. About 2 per cent. of the current price of the goods bought is added to the price in such cases.

Some stall-holders of the poorer kind take loans on the *ne-pyan-do* \* (နေပြည်တော်) system of daily repayments. The advances range from Rs. 5 to Rs. 150, but are usually below Rs. 50. Generally the period for repayment does not exceed one month, but in some cases it is extended to forty days. The system of repayments is as follows. If Rs. 10 are borrowed, one rupee is deducted at once as interest, so that the borrower receives only Rs. 9 but pays back one rupee daily for ten days. For a loan of Rs. 100 the actual advance would be Rs. 90 and the daily payment Rs. 3 for thirty days. Daily payments are always fixed as whole multiples of a rupee. *Mônywa* differs from *Myingyan* and *Pegu* because the loans of this character are not given by Chettiers but only by Burmese traders.

9. *Mills.*—There are five rice-mills in *Mônywa* town, of which three belong to Indians and the remaining two are owned by Burmans. As the district itself does not produce enough paddy to keep these mills going, paddy from outside is brought to these mills, that from *Ye-u* subdivision in *Shwebo* district being brought by rail and that from the

\* Also called *ne-pyan-fo* (နေပြည်တော်) both at *Pegu* and at other places. The two names are equally common. See Article 4 (a) and (b) above.

Upper Chindwin district being conveyed by steamer or by Burmese boats. With the exception of one mill which is leased on a monthly rent, the paddy mills are worked by the owners themselves. Milling charges are Rs. 2 per 100 baskets, the miller keeping the bran. The millers work with their own capital; when they need money they borrow from the Chettians who charge interest at Rs. 1·5 per mensem.

There are three oil mills, all owned by Burmans. They produce groundnut and sesamum oil. The pressing is done with a roller by an ancient method. They purchase ground-nut and sesamum through brokers who receive a brokerage of Rs. 0·5 to Rs. 1·5 per cent. of the price of these articles. Some of the oil produced is sold locally; some is sent to other parts of Burma, a man being sent to collect the price.

There are two flour mills, both owned by Indians. They produce wheat and gram flours both of which are sent for sale to Mandalay and other places. The price of the flour is collected through the post office or through the Chettians. The owners belong to the Marwari class and work with their own capital.

There are two saw mills, one owned by an Indian and the other by a Chinaman. The owners have their own capital. Ahlone, about seven miles higher up the Chindwin river, is the marketing centre for logs of wood of various kinds, cane and bamboo. It is from here and from the Sagaing and Ye-u railway lines that logs come. Scantlings are sold on cash to buyers from Mandalay, Myingyan, Pakōkku and other places; the buyers usually come to Mōnywa to buy them. The saw-mill owners sometimes borrow money from the Chettians on pro-notes at rates of interest varying from Rs. 1·5 to Rs. 2 per cent. per mensem according to the borrower.

10. *Small Industries.*—Four or five persons carry on slipper-making near the municipal bazaar in Mōnywa town, working with their own capital. There are also half a dozen lacquer workers and a few weavers in the town; both classes are suffering from foreign competition. The weaving is on a small scale on primitive lines. Lacquer workshops require a capital of Rs. 1,000 or more, and this is borrowed from Chettians on the security of gold or immovable property at Rs. 1·5 to Rs. 2 per cent. per mensem. About 5 to 20 labourers (including men, women and children) are employed in each workshop, receiving a daily wage of ten annas for males and six for females. Formerly these rates were 16 to 20 annas for males and 12 to 16 for females. Lacquer is bought on credit from Mandalay; the price is raised by about one-quarter and has to be paid off before a further purchase can be made.

11. *Marketing of Agricultural Products.*—Those who produce crops in small quantities generally sell them to the big producers; from both these classes village traders and brokers of Mōnywa town buy crops for cash. Crops are carried in carts from the villages to the town for sale through brokers. According to the nature of the crops a brokerage of annas 8 to Rs. 1·5 per cent. is charged. Mōnywa town is the marketing centre of the district. The sellers are compelled to sell their crops at the prevailing prices on arrival at the marketing centre because they have no facilities for storing them. Raw cotton also is brought to Mōnywa for sale there; but the only buyers are millers from Myingyan who send their agents to buy for them and to despatch the cotton to Myingyan either by steamer or by Burmese boats along the Chindwin river.

12. *Trade and Agricultural Conditions.*—The agricultural conditions obtaining in the district are similar to those of Myingyan district. Elementary education on agriculture, co-operative and banking for adults as well as for young folks is conspicuous by its lamentable absence. We recommend that these subjects should find a place in the curriculum of the Vernacular schools of the district.

Uncertainty of rainfall is the root cause of the bad conditions prevailing in the district. An example of its effect was given in 1928-29 when crops failed through excessive early rain, and then a lack of late rain prevented the growth of gram, late sesamum, wheat, etc. Success in agriculture depends upon a sufficient water supply, and it is hoped that Government will provide irrigation for the amelioration of the condition of agriculturists not only in the Lower Chindwin district, of which Mònywa is the headquarters, but also in all Upper Burma. At present Government has to make agricultural loans; and it will have to continue making them so long as crops fail through lack of irrigation. The

Township.	1927-28.	1928-29.	1929-30.
Mònywa ...	9,000	9,000	9,900
Budalin ...	6,000	6,800	3,000
Ayadaw ...	7,450	6,000	3,000
Salingyi ...	6,000	8,500	3,000
Pale ...	6,000	20,000	5,500
Kani ...	4,600	7,500	4,000
Yinmabin ...	5,000	6,500	3,000
Total ...	44,050	64,300	31,400

marginal table shows the agricultural loans advanced to the various townships during the last three years. There are two reasons why needy agriculturists do not benefit by this system, namely,—

(a) The poor cultivator has to get a well-to-do cultivator to stand surety for him; but the latter is afraid to do this, because he is not sure that the poor cultivator will repay the loan when required.

(b) It is unsafe to advance a loan to a poor cultivator because his past failures may be followed by future failures.

The depression in trade due to the tightness in the money market, dull demand for crops and failure of crops due to unsatisfactory rainfall is keenly felt by the various traders.

During our survey we found that traders, especially Burmese traders, keep no accounts of their undertakings.

There ought to be a bank to facilitate remittances.

It should be noticed that at Mònywa the Burman traders and mill-owners tend to rely more upon their own capital and to make less use of borrowed capital than they do at Myingyan and Pegu.

## SURVEY VI.

### FINANCE OF SELECTED INDUSTRIES.

Reports by officers of various districts upon the financing of local industries are reproduced in Chapter III of Volume III of the report, and particularly in the appendix to that chapter. See Volume III, page 337.

## SURVEY VII.

## POST-OFFICE BANKING.

In this section are given the answers which the Postmaster-General, Burma, gave to a number of questions specially addressed to him to supplement the questions answered by him from the general questionnaire. The undermentioned statistical tables, compiled with the aid of the Postmaster-General and his office, have been added at the end, namely :—

- A.—Distribution of savings-bank post-offices in Burma.
- B.—Business done by the post-office savings-bank in Burma.
- C.—Post-office cash-certificates in Burma and India.
- D.—Post-office cash-certificates in Burma by head post-offices.
- E.—Money-orders from Burma to India.

## Savings-Banks.

1. (a) What races and what classes in each race use the post-office savings-bank in Burma ?

(b) State as nearly as you can the proportion of the total deposits which each of these races and other classes provides.

*Answer.*—(a) The table in the margin shews the result of examining the records of the last 200 accounts opened at Meiktila, Môngywa and Maubin respectively.

(b) This information is not available.

Kind of depositor.	Meiktila.	Môngywa.	Maubin.
Burmese ...	59	60	59
Indian ...	137	131	138
Other ...	4	9	3
Total ...	200	200	200

2. Can you (*e.g.* by asking selected postmasters) get any idea of (i) the number of depositors who are (a) agriculturists or (b) rural residents and (ii) the proportion of the total deposits these classes supply ?

*Answer.*—The postmasters of the Mandalay, Môngywa, Maubin and Meiktila post-offices who were specially selected for this purpose report that it is not possible to classify the depositors under the heads (a) agriculturists and (b) rural residents, as these details are not recorded.

3. How can the use of the post-office savings-bank be encouraged in Burma ?

*Answer.*—It is not only the use of the savings-bank that requires encouragement in Burma, but the use of post-offices in general. Every year we open a large number of experimental post-offices but the majority of them, after prolonged trial, prove to be unlikely ever to be self-supporting and have to be closed. It is the accepted policy of the department to establish savings-bank facilities in as many permanent post-offices as possible ; and as the country develops and the people are

educated to use the post-office, more offices, and therefore more savings-bank facilities, will become available. At present the interests of many people in rural areas appear to be confined to their own immediate neighbourhood, and they seem to have no need to make use of post-offices. Without self-supporting post-offices there can be no savings-banks.

Another thing which may help is the increasing proportion of Burmese and other domiciled Burmese-speaking men now being recruited at the post-office. At present many Indian postmasters do not know Burmese; this probably discourages the use of post-offices and the savings-bank facilities available.

4. Are the facilities of the post-office savings-bank sufficiently well known to the public?

*Answer.*—They appear to be quite well known.

5. What are the difficulties in the way of opening more savings-bank offices?

*Answer.*—See the answer to No. 3 above.

6. Is there any difficulty in maintaining at post-offices sufficient funds to meet demands for withdrawals?

*Answer.*—No serious difficulty is experienced at present.

7. What is the average cost in Burma of each deposit or withdrawal from a post-office savings-bank?

*Answer.*—The approximate average cost per savings-bank transaction in the Rangoon General Post-Office is roughly about five annas. The cost in other offices in the mofussil will be much less, but I cannot give a figure.

8. Has a proposal to introduce the system of "Home-saves" been considered in connection with the post-office savings-bank? What advantages, disadvantages and difficulties have been discovered? Would they be popular?

*Answer.*—The proposal to introduce "Home-saves" in connection with the post-office savings-bank does not appear to have been considered. The system if introduced would probably reduce the number of small deposits and might be popular; but I am unable to gauge the attitude of the public towards the system.

9. Please answer the same enquiries as in Question 8 but with reference to the system of saving by attaching postage-stamps (or stamps specially prepared) to paper forms provided for the purpose, the value of the stamps to be credited to a savings-account on presentation with pass-book at the post-office, provided that not less than a prescribed minimum may be so credited unless the account is to be closed.

*Answer.*—This proposal also does not appear to have been considered. The system would be more of a nuisance than anything else. It would complicate accounts as stamps used for savings-bank deposits would have to be separately classified and accounted for. There appears to be no necessity for the introduction of this system as stamps will have to be purchased from the post-office, and the depositors going to the post-office to purchase such stamps can just as well deposit the amount in their savings-bank accounts, the minimum that may be deposited at one time being fixed at the low sum of annas four only.

## Loans from Post-Office Moneys.

10. Is it reasonable to say that the post-office savings-bank sucks money away from large areas for use elsewhere? Can you suggest any means by which the post-office savings-deposits of areas of some reasonable extent could be used (through joint-stock banks or otherwise—see also Question 11 below) to finance agriculture industry or trade within the area in which they are collected? What benefits or disadvantages for the country do you see in such an arrangement?

*Answer.*—At present money collected by post-offices on account of savings-bank deposits is transferred to the local treasuries, and it is not known to me how the money is utilised by the Government of India. It is possible that the Government of India might agree to lend the post-office savings-bank deposits in Burma to the Local Government for the purpose of granting loans to agriculturists; but that is a matter for the Local Government to consult the Government of India about. I do not think the post-office could possibly undertake the work of lending money to the agriculturists, traders and others direct.

11. Is either of the following proposals feasible and advisable? If so, what safeguards and restrictions would be needed?—

- (a) That post-offices which have a surplus income might, under suitable safeguards (*e.g.* control from headquarters) and with adequate security, lend to specially licensed local money-lenders, so as to provide funds for local agriculture, trade and industries.
- (b) That such post-offices might lend to the public, taking as security gold, silver, jewellery, or safe-deposit receipts for these.

*Answer.*—(a) This is an extraordinary and an impracticable suggestion. Post-offices are not permitted to retain cash balances in excess of their actual requirements. All surplus collections are remitted to the nearest treasury either direct or through the head post-office of the district.

(b) The proposal is equivalent to turning post-offices into pawnshops, and it is impracticable and inadvisable.

## Sale of Government Securities.

12. What difficulties are there in undertaking the purchase and sale of Government securities through post-offices, apart from the conversion of deposits in the post-office savings-banks and without restriction to savings-bank depositors or (in the case of sales) to securities purchased through the post office?

*Answer.*—The post-office undertakes the purchase and sale of Government securities on the conditions stated in Articles 46 (1) and 47 (1) of Section VI of the Post and Telegraph Guide issued in August 1929.\* At first I was opposed to extension of these facilities; but, on consideration of the views put before me by the Chairman of the Burma Banking Committee in discussing the matter, I agree that the restriction of the sale facilities of Article 47 (1) to depositors in the savings-bank

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\* The essential parts are reproduced in Part B of this volume.

and to the sale of securities purchased through the post-office might both be removed. I agree also that there is no serious objection to raising the limit laid down in Article 48 (1), though I doubt if the Director-General of Post and Telegraphs would agree to removing the limit completely.

### Safe Deposit.

13. What are your views as to the use of the post-offices for the safe deposit by the public of paper securities, gold, silver, jewellery and other valuables? Could such work be undertaken by post-offices anywhere? Under what restrictions?

*Answer.*—The work suggested could not be safely undertaken by post-offices. The department already experiences considerable difficulty in arranging for the safe custody of the cash and stamp balances of offices.

### Gold Circulation.

14. If gold coins were to be put into circulation again, could arrangements be made for post-offices to give gold in exchange for notes in small amounts, the rates being fixed so as to be profitable to Government? What advantages and what difficulties do you see in this proposal? (Assume that the treasuries would co-operate in any plan adopted.)

*Answer.*—The proposal would mean carrying larger balances in offices and this would be unsafe. It would also mean sending parcels of gold currency between offices, which is unsafe and inconvenient. Such work should be done by district treasuries.

### Cash Certificates.

15. Do you think the public is sufficiently familiar with the certificates? How could their sale be increased?

(N.B.—See also item 4 in Article 1006 of the general questionnaire.)

*Answer.*—The cash certificates do not appear to be very generally known in spite of the fact that they are advertised on post-office notice boards. Constant advertising is the only way to make them more widely known.

### Money-Orders.

16. What were the total amounts passing in each direction in 1920, 1923 and in each year from 1926 to 1929 by postal money-order between Burma and places outside Burma? If for the transfer in either direction there is a specially busy season please state what that season is and give separate figures for it in each of the years mentioned. (If you can give separate figures for remittances to and from some Indian provinces, Ceylon and the Straits—including the Federated Malay States—please do so.)

*Answer.*—The total amount of money-orders including telegraphic issued from offices in Burma for offices in India from August 1927 to January 1929 was Rs. 98,083,709. It is regretted that statistics in

regard to the amount of money-orders issued from offices in India and paid by offices in Burma are not readily available and their preparation would mean a very great deal of work. The figures just given happened to be available because an expensive special investigation to obtain them was made recently in another connection.

17. Can you by any method (e.g. enquiring from selected officers) get any idea of the proportion of the total number and amount of money-orders sent or received by Indian shopkeepers, Indian labourers, Indian bankers, other Indians, separating (a) remittances between Burma and places outside Burma (b) remittances entirely within Burma?

*Answer.*—It is not possible to obtain this information.

18. Is there any regular seasonal flow of money sent by money-order from some parts to others in Burma? If so, please give such statistics or other information as you can. (If possible give for the years mentioned in Question 16.)

*Answer.*—There appears to be no marked seasonal variation.

19. What has happened as a result of the adoption of Burmese as a language for money-orders? Can you give statistics?

*Answer.*—A majority of the post-office employees being Indians, the effect of adopting money-order forms in Burmese, has been negligible. Rather than run any risk the official who cannot read Burmese writes out the particulars in English on a fresh money-order form which he gets the remitter to sign. Where there is a petitioner-writer the remitter is required to go to him. This is not encouraging to the remitter, but there is no immediate alternative. The Indian postal official cannot be blamed, for he takes a grave risk, should his transcription above the Burmese writing not be entirely correct or a perfect translation. Matters will improve as the proportion of Burmese-knowing officials increases, and a steady effort is now being made in this direction. (See reply to Question 3 above.)

20. What is reckoned as the average cost to the post-office in Burma of a remittance by money order (a) per remittance, (b) per Rs. 100 remitted?

*Answer.*—I am unable to work out the cost of a remittance by money-order. It would entail more work than my staff have time for.

21. Could something on the lines of the Giro system of the German and other post-offices be arranged by the post-office in Burma? (See the appended note.)

*Answer.*—I do not see that there should be any difficulty about introducing the Giro system in the post-office; but it would affect the money-order commission now earned by the post-office unless the rates of transfer charges are equal to existing money-order commission in which case people would probably prefer remittance by money-order. Anything which would reduce post-office revenue in the present financial position of the department would certainly meet with opposition at headquarters.

#### NOTE FOR ENQUIRY 21 ABOVE.\*

In 1909 the German Post Office commenced to make credit transfers on the Giro plan, according to which any person A having a credit at

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\* This note was appended to the questions sent by the Committee to the Post-master-General.

one post-office may have any amount of it transferred to the credit of any person at another post-office. Persons keeping a Giro account must maintain a certain minimum credit balance, which is fixed in relation to the transactions on the account.

The Reichsbank, with its 500 branches, maintains a similar system (and in fact was the model copied by the post-office); but it requires much larger minimum balances (in 1913 the lowest was about Rs. 666) and intends to provide for people in a large way of business. The greater part of the government offices, the large banks, the Rothschilds all had Giro accounts in 1913 and presumably have them still. Of late years, however, the large banks (particularly the Dresdner Bank) have aimed at developing the cheque system which had not previously been used, and cheques are now tending to displace the Giro system for transfers through banks.

There were also arrangements between the German Post Office on the one hand and the Reichsbank, the Swiss Postal Cheque Office, the Austro-Hungarian Savings Banks, the National Bank of Belgium and the National Bank of Luxemburg on the other for Giro transfers to be made through the German Post Office.

The postal-cheque system used in France and mentioned in Article 605 of Chapter VI of the Committee's general questionnaire differs from the Giro system because it is only necessary for the receiver to have an account at the post-office; any person at any other post-office may pay in to that account by a money order with very low commission. (Unfortunately some memoranda and specimen forms of this system collected in 1924 have been temporarily mislaid; I am unable to say definitely now whether a remittance can be made from an account to a person who has no account, but I think this cannot be done.)

The possibility of trying something like the Giro system in Burma alone as an experiment, without introducing it all over India, might be considered. Also the advisability of asking the Burma Government to subsidise it for a time if that is necessary and there is a possibility of making it self-supporting later on.

## A.—Distribution of Savings-Bank Post-Offices.

Division and District.	Number of offices.	Averages per office.		
		Square miles.	Village-tracts.	Population (1921 Census.)
(1)	(2)	(3)	(4)	(5)
<i>Arakan.</i>				<i>Thousands.</i>
Akyab ...	23	223	38	25
Hill District of Arakan *	1	1,500	41	21
Kyaukpau ...	6	731	59	33
Sandoway ...	4	946	45	28
<i>Pegu.</i>				
Rangoon *	25	...	...	14
Insein ..	11	173	34	27
Hanthawaddy ...	16	117	29	23
Pegu ...	27	151	16	17
Tharrawaddy ...	15	191	37	33
Prome ...	12	243	37	31
<i>Irrawaddy.</i>				
Bassein ...	12	344	58	41
Henzada ...	21	137	30	26
Myaungmya ...	13	204	46	29
Maubin ...	9	182	35	37
Pyapôn ...	8	269	47	36
<i>Tenasserim.</i>				
Toungoo ...	15	409	38	25
Salween *	1	2,666	89	50
Thatôn ...	17	284	23	28
Amherst ...	18	392	20	23
Tavoy ...	5	1,062	36	31
Mergui *	7	1,398	21	19
<i>Magwe.</i>				
Thayetmyo ...	6	792	107	43
Minbu ...	7	470	49	39
Magwe ...	18	205	26	24
Pakôkku ...	11	565	68	42
Chin Hills *	5	1,600	96	22
Pakôkku Hill Tracts *	1	3,100	345	29
<i>Mandalay.</i>				
Mandalay * { City *	11	...	...	14
Rest ...	21	100	16	10
Kyauksè ...	3	427	93	48
Meiktila ...	6	381	67	48
Myingyan ...	8	343	25	55
Yaméthin ...	10	418	36	32
<i>Sagaing.</i>				
Bhamo *	4	1,726	139	28
Myitkyina *	19	571	41	7
Shwebo ...	19	301	33	21
Sagaing ...	8	228	35	41
Katha ...	16	557	43	16
Lower Chindwin ...	11	316	33	31
Upper Chindwin *	11	1,458	42	17
<i>Shan States.</i>				
Federated Shan States and Karenni	14	4,328	1,337	107
Ordinary Burma *	375	304	36	28

\* The term "Ordinary Burma" in the last line of the statement means all Burma except the districts marked \* in column 1. In the case of Mandalay only the city is excepted, the rest of the district being included in "Ordinary Burma." The total number of savings-bank post-offices in all Burma is 474 (February 1930).

# B.—Post-Office Savings-Bank—Business done in all Burma.

NOTE.—Figures for the Andaman Islands are included, but they are negligible in comparison.

—		1919-20.	1922-23.	1925-26.	1926-27.	1927-28.	1928-29.
(1)		(2)	(3)	(4)	(5)	(6)	(7)
<b>I.—At the close of the year.</b>							
Number of accounts*	...	65,178	76,449	89,117	95,786	103,547	68,192
Total credit balances	...	6,850	7,715	8,916	9,544	10,345	10,700
Average credit balance per account	...	105	101	...	...	...	157
<b>II.—Transactions during the year.</b>							
Deposits	Number	...	...	...	...	...	...
	Value	...	...	...	...	...	...
	Average value per transaction	...	...	...	...	...	...
Withdrawals	Number	...	...	...	...	...	...
	Value	...	...	...	...	...	...
	Average value per transaction	...	...	...	...	...	...
<b>Averages per account, 1928-29.</b>		<b>Averages per office, 1928-29.</b>					
Number of deposits	...	Number of accounts	...	Total at credit of accounts	...	Rs. 22,553	...
Number of withdrawals	...	Deposits	...	Withdrawals	...	...	...
	...	(Number)	...	(Value)	...	...	...
	...	(Value)	...		...	...	...

\* Not including accounts opened during the year. Owing to a change of practice there was no transfer to dead accounts in 1925-26, 1926-27 or 1927-28, but a large transfer of 44,082 accounts in 1928-29. The average annual transfer for six years previous to 1925-26 was 3,193 accounts, but the work was not thoroughly done; hence inflation of figures in this line previous to 1928-29.

### C.—Post-Office Cash-Certificates in Burma and India.

NOTE.—All numbers represent millions of rupees and values at time of issue. Figures for Burma have been specially supplied by Postmaster-General, Burma, and are included in the figures for India which have been taken from the annual reports of the Controller of the Currency. The figures in column (6) are included in those in column (5). The first issue was made in 1917-18.

Interest was arranged on a basis of 6 per cent. from 1st April 1923 to 31st March 1926 and 4·5 per cent. from 1st July 1927 to 31st July 1929; at all other times the basis has been 5·25 per cent\*. All these rates have been reckoned as compounded annually.

Year.			During each year.			Outstanding at the end of each year.	
			Issued.	Redeemed.	Net increase.	Total.	Over matured.
(1)			(2)	(3)	(4)	(5)	(6)
<b>BURMA.</b>							
1917-18	...	...	7·08	1·17	5·91	5·91	...
1918-19	...	...	1·93	2·50	—0·57	5·33	...
1919-20	...	...	0·25	1·98	—1·72	3·61	...
1920-21	...	...	0·19	1·18	—1·00	2·61	...
1921-22	...	...	0·22	0·61	—0·39	2·22	...
1922-23	...	...	0·21	0·82	—0·61	1·61	?
1923-24	...	...	1·49	0·89	0·59	2·21	?
1924-25	...	...	1·06	0·50	0·56	2·77	?
1925-26	...	...	1·27	0·42	0·85	3·62	1·60
1926-27	...	...	1·39	0·48	0·91	4·53	1·52
1927-28	...	...	1·23	0·57	0·66	5·19	1·81
1928-29	...	...	1·09	0·89	0·21	5·39	2·19
<b>INDIA (including Burma).</b>							
1917-18	...	...	100	11	89	89	...
1918-19	...	...	40	72	— 31	58	...
1919-20	...	...	10	24	— 14	43	...
1920-21	...	...	76	35	41	84	} Figures not available.
1922-23	...	...	61	14	47	131	
1923-24	...	...	96	17	79	210	
1924-25	...	...	75	18	57	267	
1925-26	...	...	61	21	40	307	} Figures not available.
1926-27	...	...	49	33	16	323	
1927-28	...	...					
1928-29	...	...					

\* That is, at all other times up to 1st August 1930 when this report was passed for printing.

**D.—Post-Office Cash-Certificates in**

NOTE.—All numbers represent the nearest whole

Head Post Office.	Area.					Sales.			
	Districts included.					1925-26.	1926-27.	1927-28	1928-29.
(1)	(2)					(3)	(4)	(5)	(6)
Akyab ...	Akyab ...	...	...	...	...	28	39	5	20
Kyaukpyu ...	Kyaukpyu, Sandoway	...	...	...	...	2	4	2	2
Rangoon ...	Rangoon, Hanthawaddy, Insein	...	...	...	...	586	526	486	433
Pegu ...	Pegu ...	...	...	...	...	29	33	36	21
Prome ...	Prome, Tharrawaddy, part of Thayetmyo	...	...	...	...	66	60	63	73
Bassein ...	Bassein, Henzada, part of Myaungmya	...	...	...	...	61	52	29	76
Maubin ...	Maubin, Pyapôn, part of Myaungmya	...	...	...	...	9	31	33	1
Moulmein ...	Amherst, Thatôn, Salween	...	...	...	...	87	39	41	64
Tavoy ...	Tavoy ...	...	...	...	...	15	29	23	9
Mergui ...	Mergui ...	...	...	...	...	21	36	15	23
Toungoo ...	Toungoo ...	...	...	...	...	31	26	16	29
Magwe ...	Magwe, Minbu, part of Thayetmyo	...	...	...	...	19	10	6	10
Pakôkku ...	Pakôkku, Pakôkku Hill Tracts	...	...	...	...	12	5	8	5
Mandalay ...	Mandalay, Shwebo, Kyaukse, Northern Shan States.	...	...	...	...	142	183	224	154
Meiktila ...	Meiktila, Myingyan, Yamèthin	...	...	...	...	37	61	37	45
Bhamo ...	Bhamo, Northern Shan States (small part)	...	...	...	...	6	12	34	12
Myitkyina ...	Myitkyina	...	...	...	...	29	27	43	30
Shwebo ...	Shwebo ...	...	...	...	...	16	16	21	8
Katha ...	Katha ...	...	...	...	...	12	2	14	6
Mawlaik ...	Upper Chindwin	...	...	...	...	4	6	9	1
Mônnya ...	Lower Chindwin, Sagaing, Chin Hills	...	...	...	...	13	15	29	33
Taunggyi ...	Southern Shan States	...	...	...	...	7	37	52	12
	All Burma *	...	...	...	...	1,233	1,249	1,224	1,065

\* Omitting the Andaman Islands which are in Burma for postal administration.

NOTE.—This statement shows same discrepancies from Statement C because it is based upon figures supplied by separate post-offices and occasionally incomplete or slightly in

**Burma by Head Post Offices.**

thousand of rupees of value at time of issue.)

Discharges.				Net increase.			
1925-26.	1926-27.	1927-28.	1928-29.	1925-26.	1926-27.	1927-28.	1928-29.
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
15	2	3	9	14	37	2	11
1	1	1	6	1	3	1	-4
180	269	209	387	406	256	277	45
6	14	8	20	23	18	28	1
13	11	26	16	52	49	37	58
17	13	11	57	45	39	18	18
1	4	2	14	8	27	31	-13
17	34	63	67	71	6	-23	-3
3	13	1	11	13	16	21	-2
5	10	25	9	16	26	-10	14
13	4	8	48	18	23	8	-18
10	3	6	9	9	7	...	1
1	2	1	...	11	3	7	4
52	48	100	144	90	134	124	10
16	8	26	45	20	53	11	-1
7	2	15	6	-1	9	19	5
7	8	9	16	21	19	34	14
6	16	16	20	10	...	4	-13
3	15	12	38	9	-13	2	-32
14	3	1	9	-10	3	8	-8
30	9	5	11	-17	7	24	21
5	2	5	11	2	35	47	1
425	492	553	953	808	757	671	111

excess. The figures of Statement C have been obtained from the audit-office and are correct ; figures for any one head post-office in Statement D are approximately correct.

## E.—Money-orders from

(All numbers represent the nearest

Area.		1927.				
Head Post Office. (1)	Districts included. (2)	Aug. (3)	Sep. (4)	Oct. (5)	Nov. (6)	Dec. (7)
Akyab ...	Akyab ... ..	66	72	60	59	100
Kyaukpyu ...	Kyaukpyu, Sandoway ...	30	31	31	33	30
Rangoon ...	Rangoon, Hanthawaddy, Insein ...	2,369	1,968	2,197	2,254	2,492
Pegu ...	Pegu ... ..	278	302	279	303	291
Prome ...	Prome, Tharrawaddy, part of Thayetmyo ...	154	149	337	187	210
Bassein ...	Bassein, Henzada, part of Myaungmya ...	448	471	487	462	492
Maubin ...	Maubin, Pyapôn, part of Myaungmya ...	279	294	270	299	314
Moulmein ...	Amherst, Thatôn, Salween ...	341	315	307	342	353
Tavoy ...	Tavoy ... ..	46	50	42	40	47
Mergui ...	Mergui ... ..	62	56	51	59	58
Toungoo ...	Toungoo ... ..	84	81	84	89	89
Magwe ...	Magwe, Minbu, part of Thayetmyo ...	201	183	178	184	198
Pakôkku ...	Pakôkku, Pakôkku Hill Tracts ...	15	11	13	12	14
Mandalay ...	Mandalay, Shwebo, Kyauksè, most of Northern Shan States.	411	509	437	453	457
Meiktila ...	Meiktila, Myingyan, Yamèthin ...	124	127	110	117	125
Bhamo ...	Bhamo, Northern Shan States (small part)	23	22	20	20	24
Myitkyina ...	Myitkyina ... ..	56	58	66	67	72
Shwebo ...	Shwebo ... ..	28	29	24	31	30
Katha ...	Katha ... ..	30	28	24	36	37
Mawlaik ...	Upper Chindwin ... ..	14	14	13	10	11
Mônywa ...	Lower Chindwin, Sagaing, Chin Hills ...	103	128	116	136	124
Taunggyi ...	Southern Shan States ...	45	45	54	51	52
All Burma *		5,207	4,944	5,200	5,244	5,622

\* Omitting the Andaman Islands which are outside Burma

**Burma to India.**

whole thousand of rupees.)

1928.												1929.	Total for 18 months.	Total for 1928 only.
Jan. (8)	Feb. (9)	Mar. (10)	Apr. (11)	May. (12)	June. (13)	July. (14)	Aug. (15)	Sep. (16)	Oct. (17)	Nov. (18)	Dec. (19)	Jan. (20)	(21)	(22)
139	213	169	159	139	133	113	117	105	118	105	158	206	2,232	1,667
39	41	47	29	31	28	25	28	28	30	25	29	38	574	380
2,176	2,153	2,590	2,182	2,370	2,258	2,394	2,234	1,991	2,191	2,396	2,088	2,156	40,460	27,025
311	381	374	311	312	286	261	282	287	271	276	299	318	5,412	3,650
211	220	231	209	191	184	178	166	173	187	182	181	223	3,573	2,312
567	601	730	516	603	479	458	428	487	440	419	465	538	9,092	6,193
324	499	526	319	419	295	270	264	260	272	257	247	308	5,715	3,951
373	412	422	354	371	299	253	255	207	225	267	226	273	5,596	3,665
45	48	57	51	52	43	54	57	41	56	46	48	45	867	597
71	61	86	64	80	73	55	50	51	50	69	72	51	1,120	782
86	80	84	81	85	79	73	88	83	84	90	88	89	1,516	1,001
217	194	216	209	237	200	238	392	204	214	204	221	196	3,886	2,746
19	15	18	16	14	14	13	13	11	14	13	14	14	252	172
498	513	598	641	635	465	561	525	521	528	546	539	541	9,376	6,570
129	122	111	108	119	124	129	124	110	117	120	120	125	2,159	1,431
23	21	24	30	36	34	27	32	27	30	24	35	32	483	342
72	69	77	61	70	71	59	69	61	57	63	63	70	1,179	791
31	34	32	34	39	31	28	29	30	31	35	32	31	556	384
32	30	45	26	36	35	27	33	28	38	26	30	28	569	386
11	13	14	13	11	10	13	12	11	13	12	13	13	221	145
143	134	126	114	105	127	125	145	138	127	116	129	135	2,273	1,531
55	47	63	50	59	55	45	51	54	58	67	58	52	961	662
5,569	5,900	6,642	5,577	6,013	5,324	5,399	5,394	4,908	5,053	5,355	5,152	5,480	98,084	66,386

although under the Burma Postmaster-General.

## SURVEY VIII.

## MISCELLANEOUS STATISTICS.

## STATEMENT I.—CHETTIAR CURRENT RATE AT RANGOON.

NOTE.—Each rate is in force during a Tamil calendar month beginning between the 13th and 18th of the English month shown here as corresponding to it. Rates are shown as rupees, annas and pies per Rs. 100 per month, except in the lower line of averages; these are given as rupees and decimals. For further details see paragraph 502 of Volume I of this report.

Month.		1895.	1896.	1897.	1898.	1899.	1900.
Tamil.	English.						
		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Thai ...	Jan. ...	0 14 0	0 14 6	1 7 9	1 8 0	1 4 6	1 3 0
Masi ...	Feb. ...	0 13 0	1 0 6	1 3 0	1 8 6	1 4 3	1 4 0
Panguni	Mar. ...	0 12 6	0 14 9	1 1 9	1 3 3	0 15 9	0 12 6
Chitrai ...	Apr. ...	0 9 6	0 14 9	0 14 6	1 2 9	0 14 6	0 10 6
Vaikasi	May. ...	0 8 6	0 10 6	0 13 3	1 0 9	0 11 6	0 10 9
Ani ...	June. ...	0 7 0	0 8 6	0 11 6	0 12 0	0 5 9	0 8 0
Audi ...	July. ...	0 6 6	0 6 3	0 4 6	0 7 0	0 5 6	0 7 3
Avani ...	Aug. ...	0 5 6	0 7 3	0 7 6	0 7 6	0 4 0	0 7 3
Purattasi	Sep. ...	0 6 0	0 8 0	0 7 9	0 7 6	0 6 6	0 8 6
Arpasi ...	Oct. ...	0 7 0	0 12 0	0 10 6	0 7 9	0 5 3	0 8 6
Karthikai	Nov. ...	0 8 6	1 2 6	0 10 0	0 10 6	0 10 6	0 14 9
Markali	Dec. ...	0 11 9	1 8 0	1 2 0	1 0 0	1 1 6	1 5 0
Average per month		0 9 2	0 13 0	0 13 2	0 14 3	0 11 5	0 12 4
Total per year ...		6 13 9	9 11 6	9 14 0	10 11 6	8 9 6	9 4 0

Month.		1901.	1902.	1903.	1904.	1905.	1906.
Tamil.	English.						
		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Thai ...	Jan. ...	1 8 0	1 4 3	1 4 0	1 9 6	1 4 6	1 4 0
Masi ...	Feb. ...	1 8 3	1 6 0	1 4 3	1 9 6	1 4 6	1 4 6
Panguni	Mar. ...	1 8 0	1 6 6	1 0 3	1 9 6	1 6 6	0 14 6
Chitrai ...	Apr. ...	1 7 6	0 14 6	0 14 0	1 6 3	1 1 6	0 12 6
Vaikasi ...	May. ...	1 6 3	0 14 6	0 14 0	1 6 3	0 14 0	0 12 0
Ani ...	June. ...	1 1 3	0 9 6	0 14 0	1 4 3	0 14 3	0 10 6
Audi ...	July. ...	0 9 9	0 7 6	0 10 9	1 0 6	0 11 3	0 9 0
Avani ...	Aug. ...	0 12 9	0 9 0	0 10 9	0 15 0	0 10 6	0 10 6
Purattasi	Sep. ...	0 13 6	0 8 6	0 9 6	0 12 3	0 10 0	0 10 6
Arpasi ...	Oct. ...	0 13 6	0 9 3	0 13 3	0 14 3	0 11 6	0 10 6
Karthikai	Nov. ...	0 13 6	0 10 0	0 13 6	1 0 6	0 12 3	0 13 6
Markali	Dec. ...	1 7 6	1 0 0	1 6 9	1 3 6	1 2 6	1 3 6
Average per month		1 2 6	0 13 7	0 14 11	1 3 7	0 15 3	0 13 7
Total per year ...		13 13 9	10 3 0	11 3 0	14 11 3	11 6 3	10 3 6

## STATEMENT I.—CHETTIAR CURRENT RATE AT RANGOON—contd.

NOTE.—Each rate is in force during a Tamil calendar month beginning between the 13th and 18th of the English month shown here as corresponding to it. Rates are shown as rupees, annas and pies per Rs. 100 per month, except in the lower line of averages; these are given as rupees and decimals.

Month.		1907.	1908.	1909.	1910.	1911.	1912.
Tamil.	English.						
		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Thai ...	Jan. ...	1 3 6	1 4 6	1 0 6	0 15 6	0 15 6	0 15 3
Masi ...	Feb. ...	0 14 6	1 0 9	0 13 0	0 14 6	0 12 6	0 10 9
Panguni ...	Mar. ...	0 12 9	0 13 0	0 13 0	0 14 3	0 11 6	0 12 0
Chitrai ...	Apr. ...	0 11 0	0 8 6	0 7 3	0 8 9	0 6 3	0 9 0
Vaikasi ...	May. ...	0 8 3	0 8 6	0 5 6	0 8 9	0 8 6	0 8 0
Ani ...	June. ...	0 8 3	0 8 0	0 5 6	0 6 6	0 5 9	0 6 0
Audi ...	July. ...	0 6 0	0 4 6	0 3 6	0 4 9	0 5 9	0 6 3
Avani ...	Aug. ...	0 5 6	0 4 6	0 4 3	0 4 9	0 6 6	0 7 0
Purattasi ...	Sep. ...	0 8 0	0 5 3	0 5 0	0 5 6	0 6 9	0 7 6
Arpasi ...	Oct. ...	0 10 0	0 8 6	0 7 6	0 7 6	0 8 6	0 8 9
Karthikai ...	Nov. ...	0 12 6	0 10 3	0 9 6	0 10 6	0 11 6	0 11 9
Markali ...	Dec. ...	1 1 6	0 15 6	0 14 9	0 14 6	0 15 0	0 15 3
Average per month		0 11 2	0 10 4	0 8 9	0 9 8	0 9 6	0 9 9
Total per year ...		8 5 9	7 11 9	6 9 3	7 3 9	7 2 0	7 5 6

Month.		1913.	1914.	1915.	1916.	1917.	1918.
Tamil.	English.						
		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Thai ...	Jan. ...	1 0 6	1 1 3	0 12 6	0 13 6	1 0 6	0 12 6
Masi ...	Feb. ...	1 0 0	1 0 6	0 10 0	0 15 9	1 1 6	0 13 6
Panguni ...	Mar. ...	1 0 0	0 14 0	0 8 6	1 0 0	0 14 0	0 13 0
Chitrai ...	Apr. ...	0 13 6	0 12 0	0 6 6	0 13 0	0 13 6	0 13 0
Vaikasi ...	May. ...	0 13 6	0 12 0	0 5 0	0 12 3	0 13 6	0 12 0
Ani ...	June. ...	0 11 6	0 10 0	0 4 6	0 10 6	0 13 6	0 10 0
Audi ...	July. ...	0 9 0	0 8 0	0 4 6	0 7 0	0 13 6	0 9 0
Avani ...	Aug. ...	0 10 3	0 11 3	0 5 0	0 6 6	0 11 6	0 10 6
Purattasi ...	Sep. ...	0 12 3	0 12 6	0 7 0	0 8 0	0 10 0	0 10 6
Arpasi ...	Oct. ...	0 12 6	0 12 6	0 8 0	0 9 0	0 10 0	0 10 6
Karthikai ...	Nov. ...	0 13 9	0 12 6	0 9 0	0 10 6	0 10 6	0 10 6
Markali ...	Dec. ...	0 15 6	0 12 6	0 10 6	0 13 0	0 10 6	0 11 6
Average per month		0 13 4	0 12 7	0 7 7	0 11 3	0 12 10	0 11 4
Total per year ...		10 0 3	9 7 0	5 11 0	8 7 0	9 10 6	8 8 6

## STATEMENT I.—CHETTIAR CURRENT RATE AT RANGOON—concl'd.

NOTE.—Each rate is in force during a Tamil calendar month beginning between the 13th and 18th of the English month shown here as corresponding to it. Rates are shown as rupees, annas and pies per Rs. 100 per month, except in the lower line of averages; these are given as rupees and decimals.

Month.		1919.	1920.	1921.	1922.	1923.	1924.
Tamil.	English.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Thai ...	Jan. ...	0 13 0	0 14 6	0 15 9	0 13 6	0 11 6	0 15 6
Masi ...	Feb. ...	0 13 0	0 15 0	0 15 0	0 15 6	0 15 6	0 15 0
Panguni ...	Mar. ...	0 13 0	0 15 0	0 14 6	0 15 6	0 15 6	0 14 0
Chitrai ...	Apr. ...	0 11 0	0 15 0	0 12 0	0 14 0	0 14 0	0 13 0
Vaikasi ...	May ...	0 11 0	0 14 6	0 11 0	0 12 6	0 14 0	0 11 9
Ani ...	June ...	0 10 0	0 13 0	0 8 0	0 11 0	0 12 0	0 11 0
Audi ...	July ...	0 9 0	0 11 0	0 6 6	0 9 6	0 10 0	0 9 0
Avani ...	Aug. ...	0 9 6	0 12 0	0 6 6	0 9 6	0 10 0	0 8 6
Purattasi ...	Sep. ...	0 10 0	0 12 6	0 8 0	0 9 6	0 10 6	0 10 0
Arpasi ...	Oct. ...	0 10 6	0 14 0	0 9 0	0 10 6	0 10 6	0 10 6
Karthikai ...	Nov. ...	0 11 6	0 15 0	0 11 3	0 12 6	0 11 0	0 11 6
Markali ...	Dec. ...	0 13 0	0 15 0	0 13 3	...	0 12 0	0 13 0
Average per month		0 11 2	0 13 10	0 10 11	0 11 1	0 12 2	0 11 11
Total per year ...		8 6 6	10 6 6	8 2 9	8 5 6	9 2 6	8 14 9

Month.		1925.	1926.	1927.	1928.	1929.	1930.
Tamil.	English.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Thai ...	Jan. ...	0 15 0	0 13 6	0 13 0	0 13 9	0 13 0	0 13 0
Masi ...	Feb. ...	0 15 0	0 13 6	0 13 6	0 13 9	0 13 0	0 12 6
Panguni ...	Mar. ...	0 14 6	0 12 6	0 13 0	0 13 6	0 13 0	...
Chitrai ...	Apr. ...	0 13 0	0 10 6	0 12 0	0 13 0	0 12 0	...
Vaikasi ...	May ...	0 12 6	0 9 6	0 11 6	0 12 0	0 11 0	...
Ani ...	June ...	0 11 6	0 8 6	0 10 0	0 11 0	0 10 0	...
Audi ...	July ...	0 8 0	0 8 0	0 9 0	0 9 0	0 9 0	...
Avani ...	Aug. ...	0 8 0	0 8 0	0 8 0	0 8 0	0 9 0	...
Purattasi ...	Sep. ...	0 8 0	0 8 0	0 9 0	0 9 0	0 9 6	...
Arpasi ...	Oct. ...	0 10 0	0 9 6	0 10 0	0 9 6	0 10 0	...
Karthikai ...	Nov. ...	0 11 0	0 10 6	0 11 0	0 10 6	0 11 6	...
Markali ...	Dec. ...	0 12 6	0 11 6	0 12 6	0 11 6	0 12 0	...
Average per month		0 11 7	0 10 3	0 11 0	0 11 2	0 11 1	...
Total per year ...		8 11 0	7 11 6	8 4 6	8 6 6	8 5 0	...

## STATEMENT II.—THAVANAI RATES AT RANGOON.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
1895.	Rs. A. P.	1895.	Rs. A. P.	1896.	Rs. A. P.	1896.	Rs. A. P.
Jan. 1	0 11 0	Aug. 3	0 5 6	Apr. 22	0 14 3	Sep. 3	0 7 6
3	0 11 6	6	0 5 3	May 2	0 14 0	4	0 8 0
15	0 12 0	14	0 5 0	4	0 13 6	6	0 7 9
25	0 12 6	15	0 5 6	9	0 13 0	9	0 8 3
26	0 12 9	Sep. 30	0 5 3	10	0 12 9	12	0 8 6
27	0 13 3	Oct. 1	0 5 6	12	0 12 3	13	0 8 9
28	0 13 6	10	0 5 9	19	0 12 0	15	0 9 0
30	0 13 9	11	0 6 0	21	0 11 9	16	0 9 0
	0 13 9	12	0 6 3	22	0 11 6	18	0 8 9
	0 13 6	13	0 6 6	23	0 11 3	19	0 8 0
Feb. 21	0 13 3	20	0 6 3	25	0 10 6	20	0 7 6
22	0 13 0	21	0 6 0	28	0 10 3	Oct. 1	0 8 0
	0 12 6	31	0 6 6	29	0 10 0	3	0 8 3
Mar. 1	0 13 0	Nov. 1	0 6 3	June 2	0 8 3	7	0 8 6
3	0 13 6	3	0 7 0	5	0 8 9	9	0 8 9
	0 13 0	26	0 7 6	6	0 9 0	12	0 9 3
	0 13 6	27	0 8 0	13	0 8 9	14	0 9 6
4	0 13 0	Dec. 5	0 8 6	15	0 8 6	23	0 9 9
5	0 13 6	6	0 8 9	18	0 8 9	25	0 10 0
10	0 13 0	7	0 9 0	19	0 8 9	27	0 10 6
15	0 12 9	8	0 8 9	20	0 9 0	28	0 11 0
16	0 12 3	12	0 9 0	21	0 8 9	31	0 11 6
17	0 12 0	13	0 9 3	23	0 8 6	Nov. 1	0 11 9
31	0 11 6	16	0 9 6	24	0 8 3	3	0 12 0
	0 12 0	17	0 9 9	25	0 8 0	4	0 12 6
Apr. 1	0 11 6	19	0 10 0	27	0 7 9	6	0 13 0
2	0 12 0	30	0 10 6	28	0 8 0	7	0 13 6
10	0 11 0		0 11 6	July 6	0 8 3	8	0 14 0
12	0 10 6			14	0 8 0	9	0 15 0
17	0 10 0			15	0 7 9	10	0 15 6
21	0 9 6	1896.		16	0 7 6	11	1 0 0
	0 9 3	Jan. 1	0 12 0	17	0 7 0	23	1 0 6
	0 9 0	3	0 12 6	18	0 6 9	24	1 1 0
May 4	0 8 6	4	0 13 0	20	0 6 6	25	1 1 6
18	0 8 3	6	0 13 6	26	0 6 9	Dec. 8	1 2 6
23	0 8 0	8	0 13 0	Aug. 6	0 6 0	10	1 3 6
			0 13 6	27	0 5 9	11	1 4 6
June 8	0 8 6	21	0 13 9	29	0 6 0	12	1 5 6
19	0 8 0	25	0 14 0	30	0 6 6	13	1 5 6
20	0 7 6				0 6 9	14	1 6 0
23	0 7 3	Feb. 4	0 14 6	Sep. 1	0 7 0	15	1 6 6
24	0 7 0	5	0 15 0	2	0 7 3	16	1 7 0
26	0 6 9	6	0 15 6		0 7 6	22	1 7 6
	0 6 6	7	1 0 0		0 7 9	29	1 7 0
July 21	0 6 3	Mar. 10	0 15 6	30	0 8 0		1 8 0
27	0 5 9	12	0 15 0	1	0 7 6	1897.	
	0 6 3	17	0 14 6	2	0 7 9	Jan. 12	1 7 0
	0 6 0	19	0 14 0		0 8 0	15	1 6 6
29	0 5 9	24	0 14 6		0 7 6		

## STATEMENT II.—THAVANI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
1897.	Rs. A. P.	1897.	Rs. A. P.	1897.	Rs. A. P.	1898.	Rs. A. P.
Jan. 16	1 7 0	May 7	{ 0 14 0	Sep. 4	{ 0 6 9	Mar. 22	1 5 6
22	1 6 6	8	{ 0 13 6	27	{ 0 6 6	23	{ 1 5 0
25	1 7 0	9	0 13 6	29	0 7 0	24	{ 1 4 0
26	{ 1 7 6	10	0 13 3	30	0 7 3	25	1 3 0
	{ 1 6 6	11	0 13 0		0 7 6	26	1 2 6
28	{ 1 7 6	14	0 12 6	Oct. 18	0 8 0	28	1 2 3
	1 8 0	27	0 13 0	20	0 8 6	30	1 2 9
			0 12 9	22	{ 0 8 9	31	1 3 3
Feb. 17	{ 1 7 6	June 3	0 12 6	26	{ 0 9 0		1 4 0
	{ 1 7 0	7	0 12 0	28	0 9 0	Apr. 3	{ 1 3 6
18	{ 1 5 6	18	0 12 6	29	0 9 9	4	{ 1 4 0
	{ 1 5 0	19	{ 0 12 0	30	0 10 0	6	{ 1 3 6
	{ 1 4 6	20	{ 0 11 6		0 10 3	7	1 3 0
19	{ 1 4 0		{ 0 11 3	Nov. 4	{ 0 10 6	10	{ 1 2 6
	{ 1 3 6		{ 0 11 0	10	{ 0 10 9	12	{ 1 2 0
22	{ 1 2 6	July 5	{ 0 10 9	17	0 11 0	13	{ 1 1 6
	{ 1 3 0	8	{ 0 11 0	18	0 10 6	14	{ 1 1 0
23	{ 1 2 6	10	{ 0 10 9	20	0 10 0	16	1 0 0
	{ 1 3 0	11	{ 0 10 6	Dec. 1	0 9 6	17	{ 1 0 0
24	1 2 9	15	{ 0 10 0	4	0 10 0	18	{ 0 15 6
	{ 1 3 0	16	{ 0 9 6	6	0 10 6	20	{ 1 0 0
25	{ 1 2 6	17	{ 0 9 0	14	0 11 0	23	{ 1 1 6
	{ 1 3 0	18	{ 0 8 6	16	0 11 3	27	{ 1 0 6
26	{ 1 2 6	19	{ 0 8 3	17	0 11 9	14	1 1 0
	1 3 0	21	{ 0 8 0	19	0 12 0	18	1 1 6
Mar. 5	1 3 6	23	{ 0 7 9	20	{ 0 12 3	23	1 2 0
6	{ 1 4 0	24	{ 0 7 6	22	0 13 0	27	1 2 6
	{ 1 3 0	17	{ 0 7 9	24	{ 0 13 0		
	{ 1 2 6	18	0 6 6	26	{ 0 14 0	May 4	1 3 0
11	{ 1 2 0	19	{ 0 6 3	28	0 14 6	13	{ 1 2 6
	{ 1 1 6	21	{ 0 6 0	29	0 15 0	16	{ 1 3 0
12	{ 1 1 3	23	{ 0 5 9	30	{ 0 15 6	18	1 2 6
	{ 1 1 0	24	{ 0 4 9	31	1 0 0	20	1 2 3
14	1 0 9		0 4 6		1 1 0	25	1 2 0
	{ 1 1 3		0 4 0		1 1 6	27	1 1 6
24	{ 1 1 6	Aug. 5	{ 0 4 6		1 2 0	28	1 1 3
		9	{ 0 4 0		1 2 6	30	{ 1 0 9
Apr. 4	1 1 0	19	{ 0 4 6	1898.			{ 1 0 3
5	{ 1 1 6	20	0 5 0	Jan. 2	1 3 6	June 3	0 15 3
6	1 1 0	23	{ 0 5 3	3	1 4 0	5	{ 0 15 0
9	1 0 6	24	0 6 0	5	1 5 0	7	{ 0 14 6
10	1 0 0		{ 0 6 6	6	{ 1 6 0	8	{ 0 14 0
11	0 15 6		0 7 0		1 7 0	9	0 13 9
12	0 15 0	Sep. 2	{ 0 6 6		1 8 0	10	{ 0 13 6
17	0 14 6	3	{ 0 7 0	Mar. 21	{ 1 7 0		{ 0 13 3
18	0 14 3		0 6 6		1 6 6		0 13 0
21	0 14 9		0 6 9		1 6 0		{ 0 13 9
25	0 14 3						0 12 0
26	0 14 0						
28	0 14 6						
29	0 14 0						

## STATEMENT II.—THAVANAI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
1898.	Rs. A. P.	1898.	Rs. A. P.	1899.	Rs. A. P.	1899.	Rs. A. P.
June 11	{ 0 11 9 0 11 6 0 11 3	Dec. 10	{ 0 10 6 0 11 0 0 10 6	Apr. 2	{ 0 14 0	Oct. 29	{ 0 4 0 0 4 6
12	{ 0 10 6 0 10 9	21	{ 0 12 0 0 12 6	May 19	{ 0 13 6 0 13 0	Nov. 3	{ 0 5 0 0 5 0
21	{ 0 11 0 0 11 6	22	{ 0 13 6 0 14 0	20	{ 0 12 0 0 12 0	7	{ 0 5 6 0 6 0
22	{ 0 11 0 0 11 6	27	{ 0 14 0 0 15 0	23	{ 0 11 6 0 11 0	9	{ 0 6 0 0 6 6
July 2	{ 0 11 0 0 10 9	28	{ 0 15 0 0 15 6	24	{ 0 10 6 0 10 0	10	{ 0 7 0 0 7 6
3	{ 0 10 6 0 10 0	29	{ 0 15 6	25	{ 0 10 0 0 9 6	11	{ 0 8 0 0 8 6
7	{ 0 9 9 0 10 0	1899.		31	{ 0 9 0 0 8 6	12	{ 0 9 0 0 9 6
8	{ 0 9 9 0 10 0	Jan. 3	{ 1 2 0 1 0 0	June 1	{ 0 9 0 0 8 0	13	{ 0 10 0 0 10 6
12	{ 0 9 9 0 10 0	5	{ 1 2 6 1 1 3	3	{ 0 8 6 0 8 0	Dec. 8	{ 0 9 6 0 10 0
15	{ 0 9 6 0 9 3	6	{ 1 3 0 1 3 6	5	{ 0 7 6 0 7 0	20	{ 0 10 9 0 11 6
16	{ 0 8 6 0 8 0	9	{ 1 4 0 1 4 6	8	{ 0 6 6 0 6 0	21	{ 0 12 0 0 12 9
17	{ 0 7 9 0 7 6	11	{ 1 4 0	9	{ 0 5 9 0 5 6	22	{ 0 13 6 0 14 0
18	{ 0 7 0 0 6 6	Feb. 1	{ 1 4 6 1 5 3	10	{ 0 5 3	26	{ 0 15 0 1 0 0
28	{ 0 6 6	6	{ 1 6 0 1 6 6	July 1	{ 0 4 9 0 5 0	27	{ 1 0 0 1 1 0
Aug. 8	{ 0 7 0 0 6 0	10	{ 1 6 6 1 6 0	2	{ 0 4 3 0 4 0	29	{ 1 2 0 1 2 6
31	{ 0 6 0	11	{ 1 5 6 1 6 0	3	{ 0 4 0 0 3 9	30	{ 1 1 0 1 2 0
Sep. 2	{ 0 7 0	19	{ 1 5 0 1 5 6	6	{ 0 4 6 0 4 0	1900.	
Oct. 31	{ 0 7 6	20	{ 1 3 6 1 3 0	18	{ 0 4 6 0 5 0	Jan. 6	{ 1 1 6 1 1 0
Nov. 2	{ 0 8 0 0 8 6	25	{ 1 4 0 1 4 6	19	{ 0 4 0 0 3 6	8	{ 1 1 0 1 1 6
3	{ 0 9 0 0 9 6	26	{ 1 3 0 1 3 6	Aug. 16	{ 0 4 0 0 3 6	22	{ 1 2 0 1 2 6
4	{ 0 10 0 0 10 6	27	{ 1 4 0 1 3 0	23	{ 0 3 0 0 4 0	23	{ 1 3 0 1 2 6
5	{ 0 10 6 0 10 0	28	{ 1 2 6 1 2 0	31	{ 0 4 0 0 3 6	29	{ 1 2 0 1 2 6
9	{ 0 10 0 0 10 6	Mar 1	{ 1 2 0 1 1 9	Sep. 8	{ 0 4 0 0 4 6	Feb. 5	{ 1 1 6 1 2 0
11	{ 0 10 6 0 10 0	7	{ 1 1 6 1 1 9	15	{ 0 4 6 0 5 0	23	{ 1 3 6 1 4 0
15	{ 0 9 0 0 10 0	9	{ 1 1 9 1 0 6	22	{ 0 5 6 0 6 0	24	{ 1 4 0 1 4 6
17	{ 0 10 0 0 9 0	10	{ 1 0 6 1 1 0	25	{ 0 6 0	26	{ 1 5 0 1 4 0
18	{ 0 8 9 0 8 6	27	{ 0 15 6 0 15 0	Oct. 17	{ 0 5 6 0 5 0	27	{ 1 4 0 1 4 6
21	{ 0 9 6 0 10 0	28	{ 0 15 0 0 15 6	18	{ 0 4 6 0 5 0	Mar. 1	{ 1 3 6 1 3 0
		31	{ 0 14 6	19	{ 0 4 0 0 4 6	7	{ 1 2 6 1 2 0
				21	{ 0 4 0 0 4 6	8	{ 1 1 6 1 1 0
				25	{ 0 4 0 0 4 6		
				27	{ 0 4 0 0 4 6		
				28	{ 0 4 0 0 4 6		

## STATEMENT II.—THAVANAI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
1900	Rs. A. P.	1900.	Rs. A. P.	1900.	Rs. A. P.	1901.	Rs. A. P.
Mar. 9	{ 1 1 6 1 2 0 1 1 6 1 2 0 1 1 6 1 1 6 1 2 0 1 1 6	July 12	{ 0 7 0 0 6 9 0 7 0	Dec. 31	{ 1 6 1 8 0	Apr. 24	{ 1 4 6 1 4 0 1 4 6 1 5 0 1 7 0 1 10 0
10	{ 1 1 6 1 2 0 1 1 6 1 1 6 1 2 0 1 1 6	24	{ 0 6 9 0 7 0	1901.		25	1 5 0
11	{ 1 1 6 1 2 0 1 1 6	Aug. 30	{ 0 6 9 0 7 0 0 6 9 0 7 0	Jan. 3	{ 1 7 6 1 7 0 1 6 9 1 7 0 1 7 6 1 7 0 1 7 0 1 7 0 1 6 6 1 7 0 1 6 6 1 6 0 1 6 6 1 5 9 1 6 6 1 7 0 1 8 0	27	1 7 0
	{ 1 1 6	31	{ 0 7 0	6	1 7 0	29	1 10 0
	{ 1 1 0 1 0 6 1 1 0 1 0 6 1 1 0 1 0 6 1 0 0 0 15 6 1 0 0 0 15 6 0 15 0 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	Sep. 1	{ 0 6 6 0 6 3 0 6 6 0 6 9 0 7 0 0 7 6 0 8 0	7	1 7 6	May 1	{ 1 9 0 1 8 0 1 9 0 1 10 0 1 9 0 1 8 9 1 9 0 1 8 6 1 8 0 1 8 6 1 8 0 1 8 6 1 7 6 1 6 0
13	{ 1 1 0 1 0 6 1 1 0 1 0 6 1 1 0 1 0 6 1 0 0 0 15 6 0 15 0 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	4	{ 0 6 9 0 7 0 0 7 6 0 8 0	9	{ 1 7 6 1 7 0 1 7 0 1 6 6 1 7 0 1 6 6 1 6 0 1 6 6 1 5 9 1 6 6 1 7 0 1 7 6 1 8 0	2	1 9 0
15	{ 1 1 0 1 0 6 1 0 0 0 15 6 0 15 0 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	21	{ 0 7 6 0 8 0	10	{ 1 7 0 1 6 6 1 7 0 1 6 6 1 7 0 1 6 6 1 6 0 1 6 6 1 5 9 1 6 6 1 7 0 1 7 6 1 8 0	3	1 8 9
19	{ 0 15 6 1 0 0 0 15 6 0 15 0 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	Oct. 3	0 8 3	17	{ 1 6 6 1 6 6 1 7 0 1 6 6 1 6 0 1 6 6 1 5 9 1 6 6 1 7 0 1 7 6 1 8 0	9	1 8 6
20	{ 0 15 6 0 15 0 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	4	0 8 0	18	{ 1 6 6 1 6 6 1 7 0 1 6 6 1 6 0 1 6 6 1 5 9 1 6 6 1 7 0 1 7 6 1 8 0	10	1 8 0
21	{ 0 15 6 0 15 0 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	Nov. 2	0 8 6	19	{ 1 6 6 1 6 6 1 7 0 1 6 6 1 6 0 1 6 6 1 5 9 1 6 6 1 7 0 1 7 6 1 8 0	11	1 8 0
22	{ 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	5	0 8 9	21	{ 1 6 6 1 6 6 1 7 0 1 7 6 1 8 0	22	1 7 6
23	{ 0 13 6 0 13 0 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	6	0 9 0	26	{ 1 6 6 1 6 6 1 7 0 1 7 6 1 8 0	22	1 6 0
25	{ 0 13 0 0 13 6 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	7	{ 0 9 6 0 10 0 0 10 6 0 10 6 0 11 0 0 11 6 0 12 0 0 12 6 0 13 0 0 13 6 0 14 0 0 14 6 0 15 0	29	{ 1 7 0 1 7 0 1 8 0 1 8 0 1 9 0 1 9 0 1 10 0 1 10 0 1 11 0 1 11 6 1 12 0 1 12 6 1 13 0 1 13 6 1 14 0 1 14 6 1 15 0	June 7	{ 1 5 0 1 6 0 1 5 0 1 4 0 1 3 0 1 3 6 1 2 0 1 1 6 1 1 6 1 2 6 1 1 3 1 1 0
26	{ 0 12 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	12	{ 0 10 6 0 10 6 0 11 0 0 11 6 0 12 0 0 12 6 0 13 0 0 13 6 0 14 0 0 14 6 0 15 0	Feb. 14	{ 1 9 0 1 10 0 1 9 0 1 9 6 1 10 0 1 8 0 1 9 0 1 8 0 1 7 0 1 6 0 1 5 0	8	1 3 0
27	{ 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6	15	{ 0 11 0 0 11 6 0 12 0 0 12 6 0 13 0 0 13 6 0 14 0 0 14 6 0 15 0	15	{ 1 9 6 1 10 0 1 8 0 1 9 0 1 8 0 1 7 0 1 6 0 1 5 0	9	1 2 0
29	{ 0 12 0 0 11 6 0 11 0 0 10 6	19	0 11 6	16	{ 1 10 0 1 9 0 1 9 6 1 10 0 1 8 0 1 9 0 1 8 0 1 7 0 1 6 0 1 5 0	10	1 1 6
31	{ 0 11 6 0 11 0 0 10 6	20	0 12 0	Mar. 29	{ 1 9 6 1 10 0 1 8 0 1 9 0 1 8 0 1 7 0 1 6 0 1 5 0	17	{ 1 1 6 1 2 6 1 1 3 1 1 0
Apr. 1	{ 0 11 0 0 10 6	23	0 12 6	15	{ 1 9 6 1 10 0 1 8 0 1 9 0 1 8 0 1 7 0 1 6 0 1 5 0	22	1 1 3
2	{ 0 10 6 0 10 0 0 9 6 0 10 0 0 9 6 0 10 3 0 10 6 0 11 0 0 11 6 0 11 0 0 10 6	24	0 13 0	16	{ 1 8 0 1 9 0 1 8 0 1 7 0 1 6 0 1 5 0	23	1 1 0
3	{ 0 10 0 0 9 6 0 10 0 0 9 6 0 10 3 0 10 6 0 11 0 0 11 6 0 11 0 0 10 6	26	0 13 6	Mar. 30	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	July 4	{ 1 0 6 1 0 0 0 15 6 0 15 0 0 14 6 0 14 0 0 13 6 0 13 0 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6 0 9 6 0 9 0 0 9 6
5	{ 0 10 0 0 9 6 0 10 3 0 10 6 0 11 0 0 11 6 0 11 0 0 10 6	28	0 14 0	31	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	5	0 15 6
6	{ 0 10 0 0 9 6 0 10 3 0 10 6 0 11 0 0 11 6 0 11 0 0 10 6	29	0 14 6	Apr. 1	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	6	0 15 0
8	{ 0 10 0 0 9 6 0 10 3 0 10 6 0 11 0 0 11 6 0 11 0 0 10 6	30	0 15 0	4	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	8	0 14 6
11	{ 0 10 0 0 9 6 0 10 3 0 10 6 0 11 0 0 11 6 0 11 0 0 10 6	30	0 15 6	5	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	14	0 13 6
12	{ 0 10 0 0 9 6 0 10 3 0 10 6 0 11 0 0 11 6 0 11 0 0 10 6	17	1 0 0	19	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	16	0 13 0
May 17	0 10 6	18	0 15 0	Mar. 29	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	18	{ 0 12 6 0 12 0 0 11 6 0 11 0 0 10 6 0 9 6 0 9 0 0 9 6
June 1	{ 0 10 0 0 9 6 0 9 0 0 9 6 0 9 0 0 8 6 0 8 0 0 7 9 0 7 6	19	0 15 6	Apr. 1	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	19	0 12 6
15	{ 0 10 0 0 9 6 0 9 0 0 9 6 0 9 0 0 8 6 0 8 0 0 7 9 0 7 6	22	1 0 6	4	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	20	0 11 6
16	{ 0 9 6 0 9 0 0 9 6 0 9 0 0 8 6 0 8 0 0 7 9 0 7 6	27	1 1 9	5	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	21	0 10 6
20	{ 0 9 6 0 9 0 0 9 6 0 9 0 0 8 6 0 8 0 0 7 9 0 7 6	28	1 2 6	6	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	22	0 9 6
21	{ 0 9 6 0 9 0 0 9 6 0 9 0 0 8 6 0 8 0 0 7 9 0 7 6	29	1 3 6	13	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	25	0 9 6
28	{ 0 9 6 0 9 0 0 9 6 0 9 0 0 8 6 0 8 0 0 7 9 0 7 6	30	1 4 0	16	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	Aug. 21	0 10 6
	{ 0 7 9 0 7 6	30	1 4 6 1 5 0	19	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	22	0 11 6
				20	{ 1 7 0 1 8 0 1 7 0 1 6 3 1 6 0 1 6 0 1 5 0	23	0 12 6

## STATEMENT II.—THAVANAI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
	Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
1901.		1902.		1902.		1903.	
Sep. 4	0 12 0	Mar. 4	1 7 0	July 16	0 7 9	Apr. 5	0 13 6
7	0 11 0	5	1 8 0	18	0 7 6	7	0 13 3
10	0 11 6	6	1 7 6	20	0 7 3		0 13 6
14	0 11 0	11	1 8 0		0 7 0	June 7	0 13 0
15	0 10 6	21	1 7 6	Aug. 2	0 7 6	9	0 12 6
	0 11 0	23	1 7 0	4	0 8 0		0 12 0
17	0 11 6	26	1 6 6		0 8 6	10	0 11 6
	0 12 0	28	1 5 6	Oct. 28	0 9 6		0 11 0
18	0 13 0	29	1 5 0	29	0 9 0	11	0 10 6
	0 12 0	30	1 4 6			Aug. 2	0 10 0
19	0 13 0	Apr. 1	1 4 0	Nov. 24	0 9 6		0 9 6
	0 12 6	2	1 3 6	Dec. 1	0 10 0	3	0 9 6
	0 13 0		1 3 0	5	0 10 6		0 9 0
20	0 13 6	4	1 2 9	6	0 11 0	Sep. 30	0 9 0
	0 13 0		1 2 6	8	0 11 6		
Oct. 4	0 14 0	7	1 2 0	9	0 12 0	Oct. 14	0 9 6
7	0 13 0		1 1 6	10	0 12 6	17	0 10 0
Nov. ...	...	8	1 1 0	12	0 12 9	20	0 10 6
			1 0 6	16	0 13 6	21	0 11 0
Dec. 17	0 14 0	10	1 0 0	24	0 14 6	25	0 11 6
19	0 15 0		0 15 6	25	0 15 0		0 12 0
	1 0 0	13	0 15 0	26	0 15 6	26	0 12 3
	1 2 0		0 14 9	31	1 0 0		0 14 0
	1 3 0		0 14 6				0 12 9
28	1 5 0	May 3	0 14 0	1903.		Nov. 30	0 13 3
29	1 6 0	4	0 13 6	Jan. 1	1 1 0	Dec. 16	0 14 0
30	1 7 0		0 13 3	5	1 0 0	17	0 14 6
	1 8 0	5	0 13 0	7	1 0 3	18	0 15 6
		7	0 13 3		1 1 3	19	1 0 6
1902.		8	0 13 9	20	1 1 6	21	1 1 6
Jan. 3	1 7 0	12	0 14 0	21	1 2 0	22	1 3 0
	1 8 0	19	0 14 6	22	1 3 0	25	1 5 0
4	1 7 0	June 1	0 14 0	23	1 3 6	27	1 6 0
	1 6 0	2	0 14 6		1 4 0	29	1 8 0
8	1 5 0	5	0 14 3	Mar. 4	1 3 3	30	1 9 0
	1 5 0	6	0 13 9		1 4 0	31	1 10 0
17	1 4 3	7	0 13 6	5	1 3 0		1 9 0
	1 4 0	8	0 13 0	7	1 2 0	1904.	
22	1 3 6		0 12 9		1 1 9	Jan. 8	1 8 6
27	1 4 0	9	0 12 6	11	1 1 6	10	1 8 0
			0 12 3	12	1 1 0	11	1 7 6
Feb. 3	1 3 6		0 12 0	13	1 0 6	13	1 7 0
	1 4 0	14	0 11 6	30	0 15 6	14	1 6 6
5	1 3 6		0 11 0				
6	1 3 3	20	0 10 6	Apr. 3	0 14 6	Apr. 14	1 0 6
7	1 3 0		0 10 3		0 14 0		
19	1 4 0	21	0 10 0				
	1 4 6		0 9 9				
20	1 4 0	27	0 9 6				
	1 4 0	2	0 9 3				
25	1 5 0	4	0 9 0				
26	1 6 0		0 8 9				
	1 5 0	5	0 8 6				
27	1 7 0	7	0 8 0				
	1 6 0						

## STATEMENT II.—THAVANAI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
	Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
1904.		1905.		1906.		1907.	
May 29	1 5 6	Apr. 13	1 6 0	June 5	0 11 0	Apr. 1	0 11 6
		15	1 5 0	6	0 10 9	3	0 12 0
		17	1 4 0	14	0 10 9	20	0 11 6
June 4	{ 1 5 0	18	1 3 0	16	0 13 3	25	0 11 0
	{ 1 4 0	20	1 2 0	18	0 10 0	27	0 10 6
	{ 1 5 0	25	1 1 0			28	0 11 0
6	1 4 6	29	0 15 9	July 1	0 9 6	29	0 10 0
8	1 4 0			2	0 10 0		
		May 1	0 15 0	14	0 9 6	May 1	0 9 0
July 3	1 3 6	2	0 14 0	16	0 9 0	2	0 8 9
6	{ 1 3 0	3	0 14 0	19	0 8 6	3	0 8 6
	{ 1 3 6	6	0 13 0			7	0 8 0
9	1 2 0	29	0 14 0	Aug. 1	0 7 6	17	0 7 9
20	1 6 0			8	0 8 0	20	0 7 6
21	{ 1 1 0	July 8	0 13 0	15	0 8 0	28	0 8 0
	{ 1 0 6	17	0 12 0	16	0 8 0	29	0 7 0
26	{ 1 0 0	18	0 11 0	22	0 9 0	30	0 6 9
	{ 1 3 6			28	0 10 0		
Aug. 8	{ 1 0 0	Aug. 8	0 10 6	Sep. 17	0 10 0	June 27	0 7 6
	{ 0 15 6	24	0 10 0				
10	0 14 6			Oct. 17	0 10 0	July 15	0 7 0
		Sep. 5	0 10 6			17	0 6 6
Sep. 9	0 13 6	10	0 10 0	Nov. 16	0 10 0	18	0 6 0
10	0 12 6	28	0 10 0	17	0 10 6	20	0 5 6
11	0 12 0			21	0 11 0	23	0 4 9
	{ 0 11 6	Oct. 30	0 10 6	22	0 11 6		
22	{ 0 12 0	31	0 11 0	30	0 13 0	Aug. 31	0 4 9
	{ 0 11 0						
	{ 0 11 0	Nov. 28	0 12 0	Dec. 11	0 14 6	Sep. 24	0 5 6
26	0 11 0			12	1 0 0	27	0 6 3
29	0 12 0	Dec. 14	0 14 0	15	1 0 0	30	0 7 0
		16	0 15 0	27	1 1 0		
Oct. 25	0 13 0	22	1 0 0	28	1 2 0	Oct. 1	0 7 6
29	0 14 0	27	1 1 0	29	1 11 0	23	0 8 0
		29	1 2 0			29	0 8 6
						30	0 9 0
Nov. 25	0 14 6			1907.		31	0 9 6
28	0 15 6	1906.		Jan. ...	...		
29	1 0 0					Nov. 20	0 10 0
		Jan. 19	1 3 0	Feb. 1	1 2 6	27	0 10 6
Dec. 25	1 1 0	28	1 4 0	6	1 2 0	28	0 11 0
28	1 2 0			8	1 2 0	29	0 11 6
29	1 3 0	Feb. 28	1 3 0	9	1 1 0	30	0 12 0
				12	1 0 0		
		Mar. 1	1 2 6	15	0 15 6	Dec. 21	0 12 6
1905.		2	1 0 3	18	0 15 0	23	0 13 6
		12	0 15 6	21	0 14 6	28	0 15 0
		13	0 14 6	23	0 13 6	30	1 1 0
		14	0 14 0	27	0 11 0		
Jan. 27	{ 1 4 0						
	{ 1 3 6	Apr. 5	0 13 0	Mar. 7	0 10 6	1908.	
	{ 1 4 6			8	0 11 0		
	{ 1 4 0	11	0 12 0	14	0 11 0	Jan. 2	1 1 6
Feb. ...	...	13	0 12 0	20	0 12 0	6	1 4 0
		29	0 11 6	21	0 12 6	30	1 3 0
Mar. 21	1 5 6			25	0 12 3	31	1 2 6
27	1 6 0	May ...	...				

## STATEMENT II.—THAVANAI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
	Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
1908.		1909.		1910.		1911.	
Feb. 3	1 2 0	Jan. 29	0 15 6	Apr. 25	0 8 6	Aug. 29	0 5 6
4	1 1 3	30	0 15 0	26	0 8 0	30	0 6 0
5	1 0 9						
12	1 0 6	Feb. 9	0 14 0	June 18	0 7 0	Oct. 18	0 7 0
20	0 15 0	16	0 13 6	21	0 6 0	19	0 8 0
21	1 0 6	17	0 12 6				
27	0 15 0			July 4	0 5 0	Nov. 21	0 9 0
29	0 14 0	Mar. 30	0 11 0	25	0 4 0	25	0 10 0
		31	0 10 6			29	0 11 0
Mar. 2	0 13 0			Sep. 30	0 4 6		
3	0 12 6	Apr. 2	0 10 0			Dec. 22	0 12 0
9	0 13 6	5	0 9 0	Oct. 1	0 5 0	29	0 13 0
10	0 12 0	11	0 8 0	17	0 6 0	30	0 14 6
11	0 13 0	21	0 7 0	24	0 7 0		
12	0 12 6	28	0 6 0				
Apr. 6	0 12 0	May 14	0 5 0	Nov. 9	0 8 0		
7	0 11 6			29	0 9 0	1912.	
9	0 11 0	July 5	0 4 6	30	0 10 0		
13	0 10 0	10	0 7 6			Jan. 25	0 14 6
14	0 9 0	16	0 3 0	Dec. 16	0 11 0	26	0 14 6
15	0 8 0	26	0 3 6	20	0 12 0	27	0 14 6
				28	0 13 0	28	0 14 6
				29	0 14 0	30	0 14 0
May 23	0 8 0	Aug. ...	...				
30	0 7 6					Feb. 7	0 13 6
July 6	0 6 6	Sep. 29	0 4 0	1911.		8	0 13 0
9	0 5 6	30	0 4 6			12	0 12 6
16	0 4 0			Jan. 26	0 14 6	13	0 12 0
		Oct. 20	0 5 0	27	0 15 0	14	0 11 6
		22	0 5 6			19	0 11 0
Aug. ...	...	30	0 6 6	Feb. 11	0 14 6	20	0 10 6
		31	0 7 0	14	0 14 0	21	0 10 0
Sep. 30	0 4 6			17	0 12 6		
		Nov. 8	0 7 6	20	0 12 0	Mar. 14	0 10 6
Oct. 6	0 5 0	9	0 8 0			15	0 11 0
14	0 5 6	30	0 9 0	Mar. 6	0 11 0	18	0 11 6
17	0 6 0			29	0 10 0		
26	0 7 0	Dec. 15	0 10 0	30	0 9 6	Apr. 1	0 11 0
27	0 7 6	20	0 10 6			8	0 10 6
30	0 8 0	21	0 11 6	Apr. 1	0 9 0	15	0 10 0
		22	0 12 0	4	0 8 6	16	0 9 6
Nov. 16	0 8 6	26	0 12 6	6	0 8 0	22	0 9 0
28	0 9 6	28	0 13 6	11	0 7 0	23	0 8 6
		29	0 14 6	12	0 6 0	29	0 8 0
Dec. 4	0 10 0			13	0 6 0		
17	0 11 0	1910.		22	0 5 6	May 20	0 7 6
18	0 12 0						
23	0 13 0	Jan. 11	0 14 6			June 10	0 7 0
25	0 13 6	21	0 15 0	May 20	0 6 6	11	0 6 6
26	0 14 0			25	0 7 0	17	0 6 6
28	0 14 6	Feb. 28	0 13 6	27	0 8 0	24	0 5 6
29	0 15 0						
		Apr. 8	0 13 0	June 6	0 7 6	July 1	0 5 0
1909.		13	0 11 0	13	0 7 0	22	0 5 6
		19	0 10 6	15	0 6 0		
Jan. 25	0 15 6	21	0 10 0	19	0 5 6	Aug. 8	0 6 0
27	1 0 0	23	0 9 3	22	0 5 0	28	0 6 6

## STATEMENT II.—THAVANAI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
1912.	Rs. A. P.	1913.	Rs. A. P.	1915.	Rs. A. P.	1916.	Rs. A. P.
Sep. 17	0 7 6	Dec. 11	0 13 6	Apr. 12	0 7 6	June 19	0 11 0
30	0 7 0	16	0 14 0	19	0 7 0	21	0 10 6
		18	0 14 6	20	0 6 6	27	0 10 0
Oct. 28	0 8 0	31	0 15 0	27	0 6 0		
				28	0 5 6	July 3	0 9 6
Nov. 5	0 8 6					4	0 9 0
18	0 9 0	1914.		May 2	0 5 0	11	0 8 6
19	0 9 6			24	0 4 6	13	0 8 0
20	0 10 0	Jan. 3	0 15 6	31	0 4 0	22	0 7 6
26	0 10 6	17	1 0 0			24	0 7 0
27	0 11 0	28	1 0 6			25	0 6 6
				Sep. 1	0 4 6		
Dec. 5	0 11 6	Feb. 23	1 0 0	13	0 5 0	Aug. 4	0 6 0
11	0 12 0			23	0 5 6	8	0 5 6
14	0 12 6	Mar. 9	0 15 6	30	0 6 0	16	0 5 0
16	0 13 0	16	0 15 0			29	0 5 6
19	0 13 6	17	0 14 6			30	0 6 0
27	0 14 0	23	0 14 0	Oct. 1	0 6 6		
28	0 14 6	24	0 13 6	7	0 7 0	Sep. 16	0 6 6
31	0 15 0	30	0 13 0	26	0 7 6	18	0 7 0
						25	0 7 6
1913.		Apr. 1	0 12 6	Nov. 9	0 8 0		
		6	0 12 0	24	0 8 6	Oct. 12	0 8 0
Jan. 25	0 15 6	13	0 11 6			19	0 8 6
26	1 0 0			Dec. 11	0 9 0		
		June 3	0 11 0	29	0 9 6	Nov. 11	0 9 0
Feb. 24	0 15 6	18	0 10 6	30	0 10 0	21	0 9 6
		19	0 10 0			28	0 10 0
Apr. 7	0 15 0	27	0 9 6				
8	0 14 6	29	0 9 0			Dec. 15	0 10 6
14	0 14 0			1916.		16	0 11 0
24	0 13 6	July 13	0 8 6			18	0 11 6
25	0 13 0	16	0 8 0	Jan. 5	0 10 6	28	0 12 0
		21	0 7 6	7	0 11 0	29	0 12 6
June 2	0 12 6			13	0 11 6		
4	0 12 0	Aug. 14	0 8 0	15	0 12 0	1917.	
27	0 11 6	15	0 8 6	18	0 12 6		
28	0 11 0	17	0 9 0	26	0 13 0	Jan. 5	0 13 0
		18	0 9 6	31	0 13 6	6	0 13 6
July 9	0 10 6	26	0 10 0			8	0 14 0
10	0 10 0	28	0 10 6	Feb. 15	0 14 0	12	0 14 6
16	0 9 6			21	0 14 6	17	0 15 0
21	0 9 0	Sep. 2	0 11 0	22	0 15 0	18	0 14 6
25	0 8 6	5	0 11 6	28	0 15 6	24	1 0 0
		26	0 12 0	29	1 0 0		
Aug. 16	0 9 0					Feb. 1	1 0 6
25	0 9 6	1915.		Mar. 27	0 15 6	20	1 1 0
Sep. 3	0 10 0	Feb. 8	0 11 6	Apr. 4	0 15 0	Mar. 5	1 0 6
13	0 10 6	15	0 11 0	5	0 14 6	12	1 0 0
20	0 11 0	16	0 10 6	17	0 14 0	14	0 15 6
23	0 11 6	22	0 10 0	19	0 13 6	19	0 15 0
		23	0 9 6	25	0 13 0	22	0 14 6
Oct. 15	0 12 0			26	0 12 6	26	0 14 0
		Mar. 1	0 9 0			27	0 13 6
Nov. 19	0 12 6	2	0 8 6	May 1	0 12 0		
25	0 13 0	8	0 8 0	23	0 11 6	Apr. 10	0 13 0

## STATEMENT II.—THAVANAI RATES AT RANGOON—contd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
	Rs. A. P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
1917.		1919.		1921.		1922.	
Aug. 13	0 12 6	July 1	0 9 0	Apr. 23	0 12 6	Oct. 28	0 9 6
14	0 12 0	28	0 8 6	26	0 12 0	31	0 10 0
29	0 11 6			27	0 11 6		
30	0 11 0	Aug. 30	0 9 0			Nov. 30	0 10 6
Sep. 10	0 10 6	Sep. 18	0 9 6	May 18	0 11 0		
11	0 10 0			24	0 10 6	Dec. 16	0 11 0
18	0 9 6	Oct. 30	0 10 0			21	0 11 6
				June 8	0 10 0	30	0 12 0
Nov. 26	0 10 0	Nov. 18	0 10 6	13	0 9 6		
		29	0 11 0	14	0 9 0		
				22	0 8 6		
1918.		Dec. 25	0 11 6	24	0 8 0	1923.	
		27	0 12 0	28	0 7 6	Jan. 6	0 12 6
Jan. 8	0 10 6	30	0 12 6			11	0 13 0
17	0 11 0			July 11	0 7 0	19	0 13 6
18	0 11 6			22	0 6 6	20	0 14 0
24	0 12 0			26	0 6 0	26	0 14 6
		1920.				27	0 15 0
Feb. 11	0 12 6	Jan. 10	0 13 0	Sep. 24	0 6 6		
14	0 13 0	25	0 13 6	27	0 7 0	Apr. 10	0 14 6
		28	0 14 0	28	0 7 6	16	0 14 0
Mar. 24	0 12 6					23	0 13 6
		Feb. 7	0 14 6	Oct. 29	0 8 0		
May. 24	0 12 0			31	0 8 6	June 4	0 13 0
28	0 11 6	May 18	0 14 0			11	0 12 6
				Nov. 17	0 9 0	15	0 12 0
June 6	0 11 0	June 15	0 13 6	19	0 9 6	21	0 11 6
10	0 10 6	22	0 13 0	26	0 10 0		
17	0 10 0	26	0 12 6	29	0 10 6	July 3	0 11 0
24	0 9 6					9	0 10 6
July 8	0 9 0	July 3	0 12 0	Dec. 8	0 11 0	16	0 10 0
14	0 8 6	6	0 11 6	16	0 11 6	18	0 9 6
		9	0 11 0	23	0 12 0		
		12	0 10 6	29	0 12 6	Aug. 1	0 9 0
Aug. 24	0 9 0					30	0 9 6
27	0 9 6	Aug. 19	0 11 0	1922.			
28	0 10 0	27	0 11 6	Jan. 6	0 13 0	Oct. 1	0 10 0
				13	0 13 6		
Dec. 28	0 10 6	Sep. 5	0 12 0	20	0 14 0	Nov. 29	0 10 6
30	0 11 0			21	0 14 6	Dec. 22	0 11 0
		Oct. 16	0 12 6	28	0 15 0	29	0 11 6
		20	0 13 0				
1919.		23	0 13 6	Apr. 18	0 14 6	1924.	
Jan. 24	0 11 6			26	0 14 0	Jan. 9	0 12 0
25	0 12 0	Nov. 26	0 14 0	27	0 13 6	12	0 12 6
28	0 12 6					17	0 13 0
		1921.		May 4	0 13 0	19	0 13 6
Mar. 31	0 12 0			15	0 12 6	25	0 14 0
		Jan. 21	0 15 0	17	0 12 0	26	0 14 6
Apr. 9	0 11 6					28	0 15 0
11	0 11 0	Mar. 2	0 14 6	June 19	0 11 6		
15	0 10 6	9	0 14 0	27	0 11 0	Feb. 25	0 14 6
				28	0 10 6		
June 16	0 10 0	Apr. 5	0 13 6	July 11	0 10 0	Mar. 10	0 14 0
23	0 9 6	8	0 13 0	17	0 9 6	25	0 13 6
				27	0 9 0		

## STATEMENT II.—THAVANAI RATES AT RANGOON—concl'd.

NOTE.—Rates are shown as rupees, annas and pies per cent. per mensem.

Date.	Rate.	Date.	Rate.	Date.	Rate.	Date.	Rate.
1924.	Rs. A. P.	1925.	Rs. A. P.	1927.	Rs. A. P.	1928.	Rs. A. P.
Apr. 22	0 13 0	July 16	0 9 0	Jan. 21	0 12 0	July 24	0 9 0
23	0 12 6	20	0 8 6	27	0 12 6	30	0 8 6
		21	0 8 0				
May 12	0 12 0	27	0 7 6	Feb. 25	0 13 0	Aug. 20	0 8 0
13	0 11 6					28	0 7 6
26	0 11 0	Oct. 11	0 8 0	Mar. 25	0 12 6		
		17	0 8 6			Sep. 20	0 8 0
June 24	0 10 6	24	0 9 0	Apr. 16	0 12 0	25	0 8 6
30	0 10 0	27	0 9 6	27	0 11 6		
						Oct. 29	0 9 0
July 17	0 9 6	Nov. 12	0 10 0	May 24	0 11 0		
21	0 9 0	28	0 10 6			Nov. 22	0 9 6
28	0 8 6			June 4	0 10 6	29	0 10 0
		Dec. 19	0 11 0	16	0 10 0		
Aug. 11	0 8 0	26	0 11 6	25	0 9 6	Dec. 19	0 10 6
		29	0 12 0			29	0 11 0
Sep. 18	0 8 6			July 20	0 9 0		
25	0 9 0	1926		27	0 8 6	1929.	
29	0 9 6						
		Jan. 16	0 12 6	Aug. 17	0 8 0	Jan. 5	0 11 6
Oct. 31	0 10 0	27	0 13 0	29	0 7 6	9	0 12 0
						23	0 12 6
Nov. 20	0 10 6	Mar. 15	0 12 6	Sep. 21	0 8 0		
28	0 11 0	25	0 12 0	29	0 8 6	Apr. 11	0 12 0
						23	0 11 6
Dec. 6	0 11 6	Apr. 3	0 11 6	Oct. 21	0 9 0		
24	0 12 0	12	0 11 0	27	0 9 6	May 23	0 11 0
25	0 12 6	22	0 10 6			27	0 10 6
		27	0 10 0	Nov. 18	0 10 0		
1925.				30	0 10 6	June 11	0 10 0
		May 4	0 9 6			27	0 9 6
Jan. 16	0 13 0	27	0 9 0	Dec. 17	0 11 0		
17	0 13 6			23	0 11 6	July 24	0 9 0
26	0 14 0	June 25	0 8 6	29	0 12 0	30	0 8 6
27	0 14 6	28	0 8 0				
				1928.		Sep. 27	0 9 0
Mar. 23	0 14 0	July 28	0 7 6				
						Oct. 30	0 9 6
Apr. 13	0 13 6	Oct. 15	0 8 0	Jan. 13	0 12 6		
20	0 13 0	23	0 8 6	18	0 13 0	Nov. 19	0 10 0
27	0 12 6	27	0 9 0			26	0 10 6
				Apr. 24	0 12 6	29	0 11 0
May 15	0 12 0	Nov. 12	0 9 6				
		29	0 10 0	May 2	0 12 0	Dec. 28	0 11 6
June 22	0 11 6			22	0 11 6		
26	0 11 0	Dec. 23	0 10 6			1930.	
		29	0 11 0	June 12	0 11 0		
July 3	0 10 6			21	0 10 6	Jan. 24	0 12 0
10	0 10 0	1927.				27	0 12 6
14	0 9 6			July 17	0 10 0		
		Jan. 15	0 11 6	23	0 9 6	Feb. 25	0 12 0

## STATEMENT 3.—BANK-RATE.

Bank-rate is the rate per cent. per annum at which the Imperial Bank of India makes advances at any of its offices in India or Burma upon the security of Government paper. Each entry in the statement shows the date on which the new rate indicated came into force. The rate in force in 1922 up to the 9th February was 7. The figures of this table have been kindly supplied by the Agent of the Imperial Bank, Rangoon.

1922.		1923.		1924.		1925.	
Feb. 10	8	Jan. 5	8	Feb. 8	9	Jan. 23	7
Apr. 21	7	May 18	7	Apr. 4	8	May 22	6
May 26	6	25	6	May 23	7	June 19	5
June 9	5	June 1	5	June 13	6	July 3	4
30	4	22	4	27	5	Sept. 18	5
Oct. 20	5	Nov. 9	5	July 25	4	Dec. 4	6
Dec. 8	6	23	6	Aug. 15	5		
22	7	Dec. 14	7	Oct. 17	6		
		28	8				
1926.		1927.		1928.		1929.	
May 21	5	Jan. 7	5	June 22	6	Feb. 15	8
June 11	4	14	6	July 20	5	Apr. 22	7
		Feb. 11	7	Nov. 16	6	May 10	6
		June 3	6	Dec. 14	7	June 7	5
		24	5			Oct. 11	6
		July 22	4			Nov. 1	7
		Sept. 2	5				
		Dec. 2	6				
		16	7				

## STATEMENT 4.—THE IMPERIAL BANK'S HUNDI RATE.

NOTE.—This statement exhibits the rates per cent. per annum shown in the annual Currency Reports as the rates at which the Imperial Bank has discounted first-class three-months' hundis. For hundis of shorter period the rate depends upon the length of the period and also upon the question whether the period runs into the busy season or not.

Month.	1922.	1923.	1924.	1925.	1926.	1927.	1928.	1929.
January ... ..	...	8	8	6	6	4½	7	7
February ... ..	...	9½	8½	7	6	6	7	7½
March ... ..	...	9½	9	7	6	7	7	8
April ... ..	8½	8½	9	7	6	7	7	...
May ... ..	7½	8	8	7	6	7	7	...
June ... ..	7	6	7	6½	4	7	7	...
July ... ..	5	5	6	5½	4	5	5½	...
August ... ..	5	5	5	4½	3	4	5	...
September ... ..	5	5	5	4½	3	4	5	...
October ... ..	5	5	6	5	3	5	5	...
November ... ..	6	5	6	5½	3	5	5	...
December ... ..	6	6	6	5½	3	5	6	...

## STATEMENT 5. —CALCUTTA BAZAAR RATE.

NOTE.—This statement exhibits the rates per cent. per annum shown in the annual Currency Reports as the lowest rates at which bills of small traders have been discounted by Indian bill-brokers (*shroffs*) in Calcutta. There is usually a range of 1 or 2 above these rates according to the quality of the bill. The Rangoon rate is usually 1 or 2 above the corresponding Calcutta rate, and is thus usually 1 to 4 above the rates given below. The Rangoon rate is not, however, fixed by relation to the Calcutta rates; it is determined by local conditions as explained in Chapter XIA of Volume I of the report.

Month.	1922.	1923.	1924.	1925.	1926.	1927.	1928.	1929.
January ... ..	...	7½	7½	4	10	10	10	10
February ... ..	...	10	8	5	10	11	10	11
March ... ..	...	8	8	6	10	11	10	11
April ... ..	9	7	7	10	10	10	10	...
May ... ..	9	8	6	10	10	10	10	...
June ... ..	9	6	5½	10	10	10	10	...
July ... ..	6	6	4	10	10	9	9	...
August ... ..	6	6	3	10	10	9	9	...
September ... ..	7	6	4	10	10	9	9	...
October ... ..	7	6	4½	10½	10	9	9	...
November ... ..	7	6	4	10½	10	8	9	...
December ... ..	7½	6½	4½	10	10	8	9	...

## STATEMENT 6.—ANNUAL CLEARINGS AT RANGOON.

NOTE.—The figures in the column headed *Imperial Bank* have been obtained direct from the Imperial Bank of India at Rangoon and are the grand totals in the several years of the weekly totals, reckoning for each year the whole of every week that ends within that year. The figures in the column headed *Director* are those given by the Director-General of Commercial Intelligence and Statistics in his annual report; these are compiled from weekly totals reported by the Imperial Bank from Rangoon and should, therefore, be identical with those in the other column. Enquiry for an explanation of the discrepancy between the two columns elicited only a suggestion that it might be due to the daily totals of the last few days of a year being included in the first weekly total of the next year. The explanation is unsatisfactory, as the discrepancy is cumulative; especially the figure of 1313 for 1923 is to be distrusted. High figures similar to those of the Director are given in the annual reports of the Controller of the Currency for financial years April to March; these are founded upon the same weekly returns as the other two sets. The figures in the column headed *Imperial Bank* are the more reliable and are believed to be correct; but the reckoning of odd days at the end of a year in the total of the succeeding year must not be overlooked even for these. It should also be remembered, however, that the 25th, 26th, 27th and 31st December are holidays under the Negotiable Instruments Act; as many as three of these may come into the last week included in a year or into the first week of the following year.

2. Weekly figures for clearings in 1927 to 1929 are given in the next statement.

Calendar year.	Millions of rupees.		Calendar year.	Millions of rupees.	
	Director.	Imperial Bank.		Director.	Imperial Bank.
1910	477	...	1920	1078	1102
1	540	...	1	1188	1224
2	604	...	2	1232	1227
3	620	...	3	1313	1109
4	499	...	4	1146	1156
1915	407	...	1925	1248	1249
6	485	...	6	1277	1281
7	497	...	7	1251	1261
8	693	...	8	1223	1204
9	884	911	9	...	1216

## STATEMENT 7.—WEEKLY CLEARINGS AT RANGOON.\*

Period of Clearings.					Number of clearing days.	Amount.			
From		To				(3)	(4)		
(1)		(2)					Rs.	A.	P.
1927.									
January	3	...	January	6	4	20,443,346	13	10	
	7	...		13	6	20,054,054	7	8	
	14	...		20	6	17,503,349	15	8	
	21	...		27	6	20,129,174	14	4	
	28	...	February	3	5	23,874,634	4	1	
February	4	...		10	6	25,502,747	5	7	
	11	...		17	6	30,756,441	4	5	
	18	...		24	6	26,437,719	10	8	
	25	...	March	3	6	33,469,344	8	0	
March	4	...		10	6	30,243,585	14	11	
	11	...		17	5	29,049,084	3	9	
	18	...		24	6	28,556,808	1	9	
	25	...		31	6	31,919,136	13	3	
April	1	..	April	7	6	29,540,107	12	2	
	8	...		14	4	25,297,625	9	4	
	15	...		21	4	28,669,881	7	2	
	22	...		28	6	26,390,701	6	4	
	29	...	May	5	6	28,900,215	3	11	
May	6	...		12	6	24,442,035	3	3	
	13	...		19	5	24,760,582	5	8	
	20	...		26	6	24,582,694	10	2	
	27	...	June	2	6	27,744,711	4	8	
June	3	...		9	5	19,053,927	13	5	
	10	...		16	5	23,327,502	3	5	
	17	...		23	6	25,765,718	9	5	
	24	...		30	6	27,042,421	3	6	
July	1	...	July	7	5	23,981,785	4	5	
	8	...		14	4	16,278,474	13	8	
	15	...		21	6	26,826,234	15	3	
	22	...		28	6	22,138,412	3	10	
	29	...	August	4	6	24,253,590	1	4	
August	5	...		11	6	19,365,978	0	8	
	12	...		18	6	21,910,844	0	9	
	19	...		25	6	19,010,089	10	6	
	26	...	September	1	6	19,765,585	11	0	
September	2	...		8	6	23,483,893	2	3	
	9	...		15	6	24,145,064	2	1	
	16	...		22	6	22,308,820	4	6	
	23	...		29	6	22,354,372	11	5	
	30	...	October	6	6	23,294,448	1	4	
October	7	...		13	5	20,475,549	8	9	
	14	...		20	6	24,239,063	10	11	
	21	...		27	5	19,910,447	4	5	
	28	...	November	3	6	25,857,219	14	4	

\* Figures kindly supplied by the Agent of the Imperial Bank, Rangoon.  
See Note above Statement 6.

Period of Clearings.				Number of clearing days.	Amount.	
From		To				
(1)		(2)		(3)	(4)	
1927—concl'd.					Rs.	A. P.
November 4	...	10	...	4	18,434,052	14 8
11	...	17	...	6	25,142,123	14 11
18	...	24	...	6	21,628,262	13 11
25	...	December 1	...	6	25,785,540	9 2
December 2	...	8	...	6	26,471,359	1 0
9	...	15	...	6	25,631,077	2 11
16	...	22	...	6	24,198,702	7 8
23	...	29	...	3	15,874,755	6 0
30	...	31	...	1	4,773,700	0 1
1928.						
January 3	...	January 5	...	3	14,910,928	12 11
6	...	12	...	6	27,360,250	14 8
13	...	19	...	6	20,507,939	1 6
20	...	26	...	5	18,274,786	4 6
27	...	February 2	...	6	24,029,523	1 9
February 3	...	9	...	6	21,691,849	15 3
10	...	16	...	6	27,695,467	3 5
17	...	23	...	6	23,451,183	4 2
24	...	March 1	...	6	30,493,282	9 1
March 2	...	8	...	5	23,439,842	8 2
9	...	15	...	6	28,598,886	13 6
16	...	22	...	6	22,778,516	8 5
23	...	29	...	6	25,996,797	7 11
30	...	April 5	...	6	30,168,869	9 0
April 6	...	12	...	4	23,210,824	15 4
13	...	19	...	4	27,397,677	12 1
20	...	26	...	6	23,750,286	2 8
27	...	May 3	...	5	26,311,752	5 5
May 4	...	10	...	6	24,788,765	6 7
11	...	17	...	6	26,077,159	1 5
18	...	24	...	6	25,053,198	6 11
25	...	29	...	4	19,183,809	3 1
June 1	...	June 7	...	5	26,637,400	3 8
8	...	14	...	6	26,824,160	2 3
15	...	21	...	6	26,350,670	1 8
22	...	28	...	6	21,030,502	15 6
29	...	July 5	...	4	18,587,238	7 3
July 6	...	12	...	6	26,639,500	10 3
13	...	19	...	6	24,223,157	12 2
20	...	26	...	6	22,087,949	5 10
27	...	August 2	...	6	23,441,082	6 1
August 3	...	9	...	6	21,678,902	0 8
10	...	16	...	6	22,823,712	8 11
17	...	23	...	6	18,844,924	13 2
24	...	30	...	6	20,706,783	7 8
31	...	September 6	...	6	22,207,018	7 6

Period of Clearings.				Number of clearing days.	Amount.		
From		To					
(1)		(2)		(3)	(4)		
1928—concl'd.					Rs.	A.	P.
September	7	...	13	...	6	22,545,661	15 10
	14	...	20	...	6	23,146,740	8 6
	21	...	27	...	6	26,981,032	11 11
	28	...	October 4	...	5	21,807,997	2 0
October	5	...	11	...	6	19,548,001	2 2
	12	...	18	...	6	22,410,776	2 6
	19	...	25	...	6	19,394,009	13 5
	26	...	November 1	...	4	19,266,764	0 2
November	2	...	8	...	6	23,075,210	5 3
	9	...	15	...	5	19,872,731	8 10
	16	...	22	...	5	20,032,399	5 9
	23	...	29	...	6	21,983,012	7 1
	30	...	December 6	...	6	23,747,612	5 6
December	7	...	13	...	6	23,328,905	8 5
	14	...	20	...	6	22,283,203	14 9
	21	...	27	...	2	9,605,157	10 1
	28	...	30	...	2	12,112,760	6 11
1929							
January	2	...	January 3	...	2	9,262,861	11 6
	4	...	10	...	6	25,083,338	9 10
	11	...	17	...	6	25,271,808	11 5
	18	...	24	...	6	22,210,207	7 9
	25	...	31	...	6	23,265,783	6 5
February	1	...	February 7	...	6	27,991,390	14 6
	8	...	14	...	5	26,552,184	0 4
	15	...	21	...	6	31,969,445	9 1
	22	...	28	...	5	29,921,446	15 3
March	1	...	March 7	...	6	31,842,512	11 2
	8	...	14	...	6	28,137,279	15 9
	15	...	21	...	6	28,790,235	7 6
	22	...	28	...	6	31,113,067	1 8
	29	...	April 4	...	4	26,394,017	1 2
April	5	...	11	...	6	34,483,150	9 6
	12	...	18	...	4	24,184,872	3 4
	19	...	25	...	5	25,238,285	14 1
	26	...	May 2	...	6	30,453,935	7 5
May	3	...	9	...	6	28,725,042	4 6
	10	...	16	...	6	25,783,404	11 2
	17	...	23	...	4	16,541,152	14 4
	24	...	30	...	6	27,194,434	2 4
	31	...	June 6	...	5	22,860,434	13 3
June	7	...	13	...	6	24,291,620	5 9
	14	...	20	...	6	22,932,408	14 10
	21	...	27	...	6	22,529,691	2 6
	28	...	July 4	...	5	21,334,487	15 7

Period of Clearings.				Number of clearing days.	Amount.	
From		To				
(1)		(2)		(3)	(4)	
1929—concl'd.					Rs.	A. P.
July	5	...	11	6	21,447,697	2 1
	12	...	18	6	22,125,145	1 0
	19	...	25	4	14,706,431	14 8
	26	...	August 1	6	21,842,145	6 5
August	2	...	8	6	19,711,808	5 10
	9	...	15	6	22,696,710	4 8
	16	...	22	6	20,414,444	8 10
	23	...	29	6	19,096,145	0 2
	30	...	September 5	6	22,975,532	1 1
September	6	...	12	6	18,350,091	2 9
	13	...	19	6	21,408,737	9 1
	20	...	26	6	21,128,681	12 6
	27	...	October 3	6	20,089,583	4 10
October	4	...	10	6	18,670,061	0 9
	11	...	17	5	19,372,351	8 4
	18	...	24	6	20,328,434	5 4
	25	...	31	5	18,027,877	5 0
November	1	...	November 7	6	27,530,876	5 2
	8	...	14	6	23,923,387	15 2
	15	...	21	4	18,474,350	10 5
	22	...	28	6	20,362,752	5 11
	29	...	December 5	6	26,983,363	9 11
December	6	...	12	6	16,377,335	8 11
	13	...	19	6	20,353,209	11 10
	20	...	26	3	13,151,065	7 1
	27	...	30	2	10,526,716	8 6

## STATEMENT 8.—TELEGRAPHIC TRANSFERS AND SUPPLY BILLS.

NOTE.—This statement shows transfers of funds by the aid of the government treasuries ; transfers issued by one branch of the Imperial Bank of India upon another are excluded. For 1923 the figures cover only telegraphic transfers ; for the other years they cover both telegraphic transfers and supply bills.

Nature of Transfer.	1923 (T. T. only).		1927.		1928.		1929.	
	January to June. (2)	July to December. (3)	January to June. (4)	July to December. (5)	January to June. (6)	July to December. (7)	January to June. (8)	July to December. (9)
1. From treasury to treasury in Burma.	Rs. 11,000	Rs. 44,000	Rs. 1,356,200	Rs. 1,377,300	Rs. 1,091,800	Rs. 1,316,800	Rs. 2,224,200	Rs. 1,819,900
2. From Rangoon to the treasuries in Burma.	1,008,700	12,308,000	16,091,300	6,678,000	12,834,200	7,703,400	17,551,900	9,637,300
3. From the treasuries in Burma to Rangoon.	3,355,700	3,572,500	6,264,400	7,976,000	6,077,700	5,700,400	6,365,100	6,159,100
4. From Burma to India	5,000	...	12,500	110,000	27,700	401,300	309,100	366,200
5. From India to Burma	74,000	5,000	48,700	62,200	154,800	54,100	137,900	134,800

## STATEMENT 9.—Chettiar Business in Burma.

Results of census by the *Nattukkottai Chettiar Association, Rangoon.*—(See paragraph 455 of Volume I of the Report).

(Figures in columns 5 to 11 represent lakhs of rupees. One lakh = 0.1 million.)

Area.	Number of businesses.		Number of Utkade.	Deposits by local non-Chettians on the date of enquiry.		Amount of loans.					Loans secured by mortgages of agricultural land on the date of enquiry.
	Doing business.†	Covered by enquiry.		Payable on demand.	Other.	On 15th December 1928.		On 15th May 1929.			
						Loans to other Chettians. (7)	All other loans. (8)	Loans to other Chettians. (9)	All other loans. (10)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Rangoon Town	359	337	117	Rs. 90	Rs. 65	Rs. 932	Rs. 1030	Rs. 763	Rs. 1079	Rs. 389	
Pegu Division*	446	285	22	6	7	19	694	33	723	267	
Irrawaddy Division	494	365	39	5	10	28	1105	32	1081	630	
Tenasserim Division†	158	75	4	9	5	18	192	21	208	119	
Mandalay Division	110	33	5	7	13	6	64	5	69	4	
Arakan Division	23	10	2	...	...	...	14	1	9	3	
Total	1687	1105	189	117	101	1003	3098	856	3169	1411	

\* Omitting Rangoon Town ; but some businesses of column 2 are included in other columns for Rangoon as utkade.

† Omitting Salween, Tavoy and Mergui Districts.

‡ In column 2 all numbers are estimates by the Committee and the total includes firms in Magwe and Sagaing Divisions and in the Shan States as well as in the areas shown in column 1.

## STATEMENT 10.—CO-OPERATIVE CREDIT.

A.—*The Burma Provincial Co-operative Bank.*

Year ending 30th June—	Loans									Profit.
	(1)	Share Capital. (2)	Deposits.(a) (3)	Reserve Fund. (4)	Total Working Capital. (b) (5)	Made during year to		Outstanding at end of year from		
						Individuals. (6)	Banks and Societies. (7)	Individuals. (8)	Banks and Societies. (9)	
923	...	Rs. 667,400	Rs. 9,286,963	Rs. 537,826	Rs. 10,492,189	Rs. ...	R s. 5,050,689	Rs. ...	Rs. 8,506,527	Rs. + 111,094
924	...	667,050	9,855,510	635,203	11,157,763	...	3,841,667	...	9,149,616	+ 126,100
925	...	667,050	10,515,862	706,324	11,889,236	...	3,075,387	...	8,827,199	+ 117,020
926	...	661,450	10,904,343	853,349	12,419,142	...	7,239,051	...	9,432,875	...
927	...	609,400	11,111,186	868,628	12,589,213	1,535,365	8,714,315	...	9,478,454	...
928	...	580,950	10,941,448	1,032,259	12,554,657	.....	6,704,648	...	9,167,425	+ 165,820
929	...	...	...	...	...	...	...	...	...	...

(a) Includes loans and deposits from (1) Societies, (2) Provincial or Central Banks, (3) Government, (4) Individuals and other sources.

(b) Total of columns 2, 3 and 4.

## STATEMENT 10.—CO-OPERATIVE CREDIT—continued.

## B.—Central Banks.

Year ending 30th June—	Number existing.	Share Capital.	Deposits.	Reserve Fund.	Total Working Capital. (a)	Loans				Profit.
						Made during year to		Outstanding at end of year from		
						Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1923	14	727,435	3,461,859	160,729	4,350,023	10,000	3,708,724	...	4,217,277	+ 92,781
1924	20	933,090	3,710,068	208,019	4,851,177	10,314	4,453,609	1,130	4,698,842	+ 89,695
1925	23	1,096,870	3,884,444	277,224	5,258,538	...	5,143,885	187	5,051,775	+ 105,659
1926	23	1,295,570	4,882,303	324,571	6,502,444	3,300	9,729,050	3,305	6,331,359	+ 129,191
1927	21	1,444,770	5,271,604	433,646	7,150,020	...	6,556,733	...	6,845,098	+ 146,803
1928	21	1,317,460	5,324,106	546,940	7,188,506	226,425	5,726,933	...	6,911,069	+ 155,016
1929	14	1,273,210	4,200,745	669,008	6,142,963	160,062	1,807,256	...	5,843,979	+ 152,226

(a) Total of columns 3, 4 and 5.

## STATEMENT 10.—CO-OPERATIVE CREDIT—continued.

## C.—Primary Agricultural Credit Societies.(a)

Year ending 30th June.—	(1)	Number existing.	Share Capital.	Deposits by members.	Loans from Provincial and Central Banks.	Outside Debts.(b)	Loans						Reserve.
							Made during year to		Outstanding at end of year from				
							Banks and Societies.		Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	
							(7)	(8)					
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
1923	...	4,039	2,920,684	160,578	10,016,912	676,725	7,090,191	84,958	15,034,550	189,506	2,565,291		
1924	...	4,097	3,299,309	207,157	10,786,631	543,808	6,599,441	47,094	16,476,870	100,204	2,933,706		
1925	...	4,057	3,560,947	314,067	10,253,042	491,383	6,061,252	81,449	16,468,901	103,039	3,252,414		
1926	...	3,919	3,757,386	364,089	10,675,252	450,373	6,955,182	140,105	17,299,135	1204,749	3,752,427		
1927	...	3,788	3,834,015	406,869	10,800,332	413,122	6,393,128	173,280	17,557,488	322,776	4,238,450		
1928	...	3,808	3,926,070	453,946	10,852,816	427,401	5,346,091	86,672	17,979,904	362,186	4,780,556		
1929	...	2,856	3,301,539	412,909	6,827,012	312,489	3,832,048	25,819	14,005,210	200,423	4,538,983		

(a) Tenancy co-partnership societies, of which there were 91 in 1927-28, and land-mortgage societies, of which there were 2 in 1927-28, are excluded.

(b) Includes loans and deposits from (1) non-members, (2) societies, (3) Government.

## STATEMENT 10.—CO-OPERATIVE CREDIT—concluded,

## D.—Urban Societies and Town Banks.

Year ending 30th June—	Number existing.	Share Capital.	Deposits. (a)	Reserve Fund.	Total Working Capital. (b)	Loans					Profit.
						Made during year to		Outstanding at end of year from			
						Individuals.	Banks and Societies.	Individuals.	Banks and Societies.		
										(7)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
1923	...	1,313,787	1,240,290	225,077	2,779,154	3,038,863	75,704	2,626,787	73,600	+ 164,909	
1924	...	1,403,528	1,251,337	255,280	2,910,145	2,610,420	100,608	2,659,840	80,940	+ 136,147	
1925	...	1,569,982	1,460,561	286,055	3,316,598	2,288,345	244,692	2,908,648	159,570	+ 132,693	
1926	...	1,490,270	1,738,804	336,704	3,565,778	2,364,326	367,826	3,028,954	196,184	+ 120,513	
1927	...	1,382,097	1,664,986	350,148	3,397,231	2,502,302	333,766	2,966,847	234,310	+ 94,618	
1928	...	1,487,590	1,593,802	425,013	3,506,405	2,205,425	281,359	3,051,804	126,984	+ 47,038	
1929	...	1,337,075	1,160,534	380,607	2,878,216	1,970,013	145,740	2,530,567	67,144	+ 97,828	

(a) Includes loans and deposits from (1) members, (2) non-members,  
(3) societies, (4) Provincial or Central Banks, (5) Government.

(b) Total of columns 3, 4 and 5.



## STATEMENT 11.—IMPORTS BY SEA OF GOLD AND SILVER.

NOTES.—(1) All figures in this statement have been taken from the annual reports of the Customs Department in Burma.

(2) None of the importations in this statement (or of the exportations in the next) were made by Government.

(3) The years 1914-15 to 1918-19 have been omitted from the table.

GOLD.						
Year.	Uncoined.		British coins.		Other coins.	
	Ounces.	Value.	Ounces.	Value.	Ounces.	Value.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1909-10	13,832	874,992	9,581	658,704	...	...
1910-11	19,616	1,147,630	10,448	636,095	...	...
1911-12	21,375	1,346,409	71,540	4,194,322	...	...
1912-13	33,444	2,142,744	76,242	4,454,758	...	...
1913-14	33,723	2,017,094	99,018	5,785,733	...	...
1909-14	121,990	7,528,869	266,829	15,729,612	...	...
1919-20	...	...	...	...	...	28
1920-21	2,590	158,542	1,761	340,000	5,469	270,000
1921-22	2,656	212,862	...	...	275	15,200
1922-23	20,035	1,410,773	4,387	309,121	13,119	876,849
1923-24	23,399	1,636,560	2,089	145,099	9,294	633,367
1919-24	48,680	3,418,737	8,237	794,220	28,157	1,795,444
1924-25	35,828	2,267,645	2,765	177,391	7,595	503,191
1925-26	19,663	1,182,139	11,328	640,655	1,984	115,120
1926-27	8,155	482,311	9,505	584,511	1,636	94,846
1927-28	11,483	674,519	13,144	739,688	13,763	733,746
1928-29	4,946	290,669	20,113	1,168,254	698	40,055
1924-29	80,075	4,897,283	56,855	3,310,499	25,676	1,486,958

## COIN AND BULLION FROM PLACES OUTSIDE INDIA INTO BURMA.

- (4) Values are market values in terms of rupees declared at time of passing between ship and shore, except in the case of rupees ; for these the face-value is shown.  
 (5) Up to 1920-21 actual weights are shown. From 1921-22 onwards gold is shown by its equivalent in fine gold, and silver by its equivalent in standard silver (eleven-twelfths fine). The totals for the five years 1919-24 include some weights recorded on the one system and some recorded on the other.

SILVER.							
Bar.		Other uncoined.		Rupees.		Other coins.	
Ounces.	Value.	Ounces.	Value.	Ounces.	Value.	Ounces.	Value.
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
15	42	...	...	5,613	14,970	124	267
...	...	99	164	...	...	782	1,522
11	22	26,736	35,500	...	...	1,271	2,637
...	...	217	407	...	...	234	453
...	...	...	...	...	...	183	377
26	64	27,052	36,071	5,613	14,970	2,594	5,256
...	...	78	203	...	...	85	149
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	150	375	...	...	...	...
...	...	228	578	...	...	85	149
...	...	56	146	...	...	...	...
...	...	3,491	5,918	...	...	7,500	20,000
...	...	...	...	...	...	...	...
...	...	78,452	128,365	...	...	20,625	55,000
...	...	4,436	6,979	...	...	...	...
...	...	86,435	141,408	...	...	28,125	75,000

## STATEMENT 12.—EXPORTS BY SEA OF GOLD AND SILVER

See notes above

Year.	GOLD.					
	Uncoined.		British coins.		Other coins.	
	Ounces.	Value.	Ounces.	Value.	Ounces.	Value.
(1)	(2)	(3)	(5)	(6)	(7)	(8)
1909-10	963	55,800	...	...	...	...
1910-11	874	51,000	...	...	...	...
1911-12	2,244	129,750	8	450	55	5,430
1912-13	63	3,600	...	...	...	...
1913-14	1,029	60,285	61,635	3,600,000	...	...
1909-14	5,173	300,465	61,643	3,600,450	55	5,430
1919-20	...	...	...	...	...	...
1920-21	48	3,430	3,918	242,449	181	10,571
1921-22	3	270	...	...	...	...
1922-23	...	...	...	...	...	...
1923-24	...	...	...	...	...	...
1919-20	51	3,700	3,918	242,449	181	10,571
1924-25	...	...	...	...	...	...
1925-26	13,383	796,440	6,884	382,814	1,671	101,504
1926-27	365	20,979	8,178	471,788	110	6,302
1927-28	...	...	3,963	231,374	794	24,156
1928-29	...	...	1,062	68,537	698	42,008
1924-29	13,748	817,419	20,087	1,154,513	3,273	173,970

## COIN AND BULLION FROM BURMA TO PLACES OUTSIDE INDIA.

Statement 11.

SILVER.							
Bar.		Other uncoined.		Rupees.		Other coins.	
Ounces.	Value.	Ounces.	Value.	Ounces.	Value.	Ounces.	Value.
(8)	(9)	(11)	(11)	(12)	(13)	(14)	(15)
...	...	...	...	28,875	77,000	...	...
...	...	...	...	88,813	236,837	...	...
...	...	...	...	34,072	144,200	56	150
...	...	...	...	11,203	29,875	...	...
...	...	...	...	20,436	54,500	...	...
...	...	...	...	183,399	542,412	56	150
...	...	...	...	...	...	...	...
215	630	...	...	...	...	...	...
481,828	1,141,685	...	...	6,840	20,200	5,194	13,399
...	...	...	...	16,584	45,000	26	264
...	...	...	...	2,000	5,000	...	...
482,043	1,142,315	...	...	25,424	70,200	3,246	7,813
...	...	...	...	...	...	...	...
...	...	...	...	22,750	50,000	10,970	21,455
...	...	...	...	79,952	37,650	26,434	53,675
...	...	...	...	60,119	150,379	...	...
...	...	...	...	452,750	1,200,000	...	...
...	...	...	...	615,571	1,438,029	37,151	74,473

**STATEMENT 13.—REGISTERED IMPORTS OF GOLD AND SILVER COIN AND BULLION FROM OTHER PARTS  
OF INDIA TO BURMA.**

1. All figures in this statement have been taken from the annual reports of the Customs Department in Burma. 2. Values are market values in terms of rupees declared at the time of importing, except in the case of rupees ; for these the face-value is shown.

Year.	GOLD.				SILVER.			
	Ounces.		Value.		Ounces.		Value.	
	Private.	Government.	Private.	Government.	Private.	Government.	Private.	Government.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1909-10	...	102,724	...	6,000,000	1,945,447	281,250	5,186,136	750,000
1910-11	1,522	51,362	88,890	3,000,000	917,055	375,000	2,444,825	1,000,000
1911-12	1,712	1,067,028	113,541	21,300,000	527,758	6,641,250	1,394,020	17,685,000
1912-13	600	...	37,500	...	619,875	17,968,125	1,653,000	47,915,000
1913-14	4,362	205,150	275,062	1,200,000	2,449,949	9,315,000	6,533,200	24,840,000
1909-14	8,196	1,426,564	514,993	31,500,000	6,460,084	34,580,625	17,211,181	92,190,000
1919-20	1,800	...	99,000	...	12,187	1,768,125	32,863	4,715,000
1920-21	...	...	...	...	7,500	7,500,000	20,000	20,000,000
1921-22	...	...	...	...	...	75,000	...	200,000
1922-23	432	...	30,441	...	...	112,500	...	300,000
1923-24	1,698	...	113,106	...	...	290,625	...	775,000
1919-24	3,930	...	242,547	...	19,687	9,746,250	52,863	25,990,000
1924-25	5,521	...	355,412	...	...	187,500	...	500,000
1925-26	16,637	...	919,881	...	...	253,125	...	675,000
1926-27	16,859	...	956,777	...	2,465	3,075,000	3,955	8,200,000
1927-28	52,999	...	2,925,618	...	9,010	300,000	14,400	800,000
1928-29	10,574	...	614,999	...	5,174	225,000	8,284	600,000
1924-29	102,590	...	5,772,687	...	16,649	4,040,625	26,639	107,751,000

# STATEMENT 14.—REGISTERED EXPORTS OF GOLD AND SILVER COIN AND BULLION FROM BURMA TO OTHER PARTS OF INDIA.

1. All figures in this statement have been taken from the annual reports of the Customs Department in Burma.

2. Values are market values in terms of rupees declared at the time of exporting, except in the case of rupees ; for these the face-value is shown.

3. The values per ounce calculated from the figures for gold in 1919-20 and 1920-21 show there is some error in the figures. Correction could not be made as the original records had been destroyed.

Year.	GOLD.				SILVER.			
	Ounces.		Value.		Ounces.		Value.	
	Private. (2)	Government. (3)	Private. (4)	Government. (5)	Private. (6)	Government. (7)	Private. (8)	Government. (9)
(1)								
1909-10	...	...	...	...	69,750	379,323	186,000	1,011,530
1910-11	...	128	33,750	7,515	39,696	298,945	105,856	797,186
1911-12	...	128	...	7,500	15,479	2,345,592	38,616	6,254,911
1912-13	...	256	...	15,000	286,312	6,848,661	763,500	18,261,777
1913-14	...	128	...	7,500	184,875	7,307,847	493,000	19,479,591
Total	578	600	33,750	37,515	596,112	17,177,368	1,586,972	15,804,995
1919-20	9,878	3,708	622,500	157,518	2,189,968	51,388	8,749,456	137,034
1920-21	...	10,720	...	295,759	2,824,074	72,997	8,745,820	194,791
1921-22	...	...	...	...	3,389,658	208,403	8,024,674	555,742
1922-23	...	...	...	...	4,170,749	331,589	9,509,875	884,240
1923-24	...	...	...	...	5,296,909	279,604	10,456,960	732,145
Total	9,878	14,423	622,500	453,277	17,871,358	943,981	45,486,785	2,503,952
1914-25	...	...	...	...	5,923,501	216,476	11,447,153	579,068
1925-26	...	...	...	...	5,227,040	266,572	9,202,158	710,861
1926-27	...	...	...	...	5,048,359	209,520	7,833,884	558,711
1927-28	...	...	...	...	6,904,450	179,607	10,139,028	478,949
1928-29	5,350	...	26,600	...	8,242,778	983,446	12,276,862	2,622,526
Total	5,350	...	26,600	...	31,436,128	1,855,621	50,899,085	4,950,115

**STATEMENT 15.—REGISTERED IMPORTS INTO BURMA AND EXPORTS FROM BURMA BY SEA OF JEWELLERY  
AND PLATE OF GOLD OR SILVER.**

NOTES :—These imports and exports vary much year by year, especially stones, imitation jewellery and unset pearls are also not included. Silver in the case of jewellery. All articles of gold and silver liable to duty sheets are treated as bullion and excluded from this statement. All values are included in the table, e.g., gold spectacle-frames. Chemical compounds are declared market-values at the time of importation or exportation of gold are not included, but their total value would be small. Precious

		Total values for Five years.			Average annual values.		
		1909-14.	1919-24.	1924-29.	1909-14	1919-24.	1924-29.
<b>IMPORTS.</b>							
1. Foreign trade	...	564,753	523,853	916,021	112,951	104,771	183,204
2. Coasting trade	{ Indian merchandise	16,385	37,831	32,109	3,277	7,566	6,422
	{ Foreign merchandise	63,408	74,573	31,946	12,682	14,915	6,389
Total		644,546	636,257	980,076	128,909	127,251	196,015
<b>EXPORTS.</b>							
1. Foreign trade	{ Indian merchandise	46,088	57,736	44,935	9,218	11,547	8,987
	{ Foreign merchandise	158,427	128,356	108,570	31,685	25,671	21,714
2. Coasting trade	{ Indian merchandise	60,545	62,778	8,897	12,109	12,556	1,779
	{ Foreign merchandise	22,126	62,377	76,108	4,425	12,475	15,222
Total		287,186	311,247	238,510	57,437	62,249	47,702
Net Imports		357,360	325,010	741,566	71,472	65,002	148,313

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PART B.

APPENDICES.

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## IX.—POST OFFICE FACILITIES FOR INVESTORS IN GOVERNMENT SECURITIES.

*(Extracts from Section VI of the Post and Telegraph Guide.\*)*

### I.—Purchase.

46. (1) Any person, whether previously a depositor in the Post Office Savings Bank or not, may invest through the Post Office in any loan issued by the Government of India bearing interest at  $3\frac{1}{2}$  per cent. or upwards.

(2) *The total amount, after deducting any sum sold through the Post Office, which may be invested through the Post Office by an individual investor in any one official year from the 1st April to the 31st March inclusive is Rs. 5,000. The total amount, after deducting any sum sold through the Post Office, which may be left in the safe custody of the Deputy Accountants-General, Posts and Telegraphs, under rule 48 (1) is Rs. 22,500. This limit applies only to securities the interest on which is liable to income-tax unless they are retained in the custody of the Post Office, and not to securities which originally are declared income-tax free.*

NOTE 1.—The above limits will be applied with reference to the nominal value of the securities purchased. They do not apply to investments in connection with public accounts or with regimental police and other conjoint accounts.

NOTE 2.—Subscriptions to new loans through the Post Office will be allowed in each case up to the limit specified in the notification announcing the loan. Such limit will be an addition to the yearly amount of investment permissible under these rules. But securities whether obtained by investing in existing loans or by subscription to a new loan may not be left in the custody of the Deputy Accountants-General, Posts and Telegraphs, under rule 48 (1) in excess of the limit of Rs. 22,500 mentioned above, unless they include an issue declared free of income-tax as one of the original conditions of subscription thereto.

(3) An investor may apply for the purchase of Government Promissory Notes or stock† certificates under clause (5). A form of application is prescribed for this purpose and may be obtained at any post office.

(4) If the investor is already a depositor in the Post Office Savings Bank, he should present his pass-book with his application; if he is not already a depositor, a pass-book will be prepared and delivered to him. Investments in Government securities can be made either from money already deposited in the investor's Savings Bank account, or from money specially deposited for the purpose, or partly from the one and partly from the other.

(5) (a) Applications for the purchase of Government Promissory Notes or stock certificates will be for whole pieces of Government paper of Rs. 100, or any multiple of Rs. 100 subject to the annual limit prescribed by clause (2).

(b) The investor should specify the particular loan or loans in which he desires to make the investment. He has also the option of taking delivery of the Government Promissory Notes or stock

\* Edition of August 1929.

† Stock certificates are a form of Government Securities and their chief advantage lies in the fact that they are not negotiable by endorsement and are consequently of no value in the hands of a wrongful holder.

certificates or of leaving them in the custody of the Deputy Accountants-General, Posts and Telegraphs. In the latter case, a receipt from the Deputy Accountants-General, Posts and Telegraphs, for the paper will be delivered to the investor. When a Government Promissory Note is to be delivered to the investor, it will be endorsed in his favour, enfaced for payment of interest at the district treasury, and forwarded to the post office for delivery to the investor. A stock certificate to be delivered to the investor will be issued in his name and interest on it will be made payable at the Treasury named by the holder.

(c) The purchase will be made by the Deputy Accountants-General, Posts and Telegraphs, and the investor will be charged for the Government Promissory Note or stock certificate at the current market rate for the day on which the application for purchase is received by the Deputy Accountants-General, Posts and Telegraphs. This rate cannot be stated beforehand as it is subject to the fluctuations of the market ; and the Deputy Accountants-General, Posts and Telegraphs, cannot accept any responsibility that the rate at which the transaction is effected will be the best obtainable during the course of the day. Investments at any particular rate are not undertaken. The entries in connection with the investment will be noted in the pass-book by the head office.

## II.—Sale.

47. (1) Any investor may apply for sale through the Post Office of the whole, or any portion of any Government Promissory Notes or stock certificates *which may have been purchased for him through the Post Office*, whether held by himself or held for him by the Deputy Accountants-General, Posts and Telegraphs, *provided that the investor is also a Savings Bank depositor at the time of application*, and also that, if only a portion is specified for sale the balance of securities left after the sale is of the nominal value of Rs. 100 or a multiple of Rs. 100. . . .

(2) . . . . . The securities in whatever form will be sold by the Deputy Accountants-General, Posts and Telegraphs, at the current market rate for the day on which the application for sale is received by the Deputy Accountants-General, Posts and Telegraphs. Sales at any particular rate are not undertaken and the Deputy Accountants-General, Posts and Telegraphs, cannot accept any responsibility that the rate at which the transaction is effected will be the best obtainable during the course of the day.

(3) The result of sale will be intimated to the investor by the Deputy Accountants-General, Posts and Telegraphs, through the postmaster concerned, with the least possible delay after the receipt of the application. The proceeds of sale, together with any interest that may be due, will be credited to the investor's Savings Bank account in the first instance, and, if the annual or total cash limit of his account is thereby exceeded, the excess will not bear interest and must be withdrawn by the depositor.

## III.—Safe Custody.

48. (1) An investor may tender at a Post Office Savings Bank, for safe custody by the Deputy Accountants-General, Posts and Telegraphs, Government Promissory Notes and stock certificates *which have been purchased for him through the Post Office*, provided that *the investor is a savings bank depositor at the time the securities are tendered*. Except in

the case of investments in connection with public accounts or with regimental, police, or other conjoint accounts, *the total amount which may be kept in the custody of the Deputy Accountants-General, Posts and Telegraphs, by an individual investor is limited to Rs. 22,500 in securities the interest on which is liable to income-tax unless they are retained in the custody of the Post Office. This limit is exclusive of securities issued free of income-tax as one of the conditions of subscription thereto . . . . .*

#### IV.—Interest.

49. So long as Government securities purchased through the Post Office remain in the custody of the Deputy Accountants-General, Posts and Telegraphs, under rules 46 (5) (b) and 48 (1), interest when due will be drawn and advised to the local Post Office Savings Bank by the Deputy Accountants-General, Posts and Telegraphs, for credit to the investor's account. *If the annual or total cash limit of the account is exceeded, the excess will not bear interest.*

#### V.—Fees and Income-tax.

50. No fee, commission, or brokerage of any kind is charged for the purchase, sales, safe custody or delivery out of custody of Government securities bought through the Post Office, or for the realisation and remittance of interest on such securities. *So long as Government securities purchased through the Post Office remain in the custody of the Deputy Accountants-General, Posts and Telegraphs, under rules 46 (5) (b) and 48 (1), the interest thereon is exempt from income-tax.*

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#### NOTES BY THE BANKING ENQUIRY COMMITTEE.

1. The rate of tax for any assessee is determined by his total income (*Section 3 of the Income-tax Act read with the Finance Act*).

2. Interest on tax-free government securities is included in the recipient's total income to determine the rate of tax although excluded from the amount of income to which that rate is applied to determine the amount of tax payable. (*Sections 8 and 16 of the Income-tax Act*).

3. The above applies also to interest on other government securities (*i.e.* not ordinarily tax-free) which have been purchased through the Post Office and are held in the custody of the Accountant-General, Posts and Telegraphs, and are accordingly exempt from income-tax in virtue of a notification issued under section 60 of the Income-tax Act (*Income-tax Manual, Volume I, 3rd Edition, page 107, item 1*).

## X.—INSPECTION OF, AND EXTRACTS FROM, REGISTRATION BOOKS IN MADRAS PRESIDENCY.

### I.—RULES.

#### (a) *Searches.*

127. Every application to a registering officer for an inspection, a search, or a copy, shall be made in writing. Forms for such applications shall be furnished by registration offices free of cost. These applications need not be stamped.

128—132. *Omitted.*

133. The fee for a search shall entitle the applicant to read the entry for the finding of which the fee has been paid or to have it read to him ; but it shall not entitle him to take a copy of the entry. If a search proves fruitless the fee shall not be refunded, but the applicant may, if he so desires, be granted a certificate stating that the entry sought for has not been found in the books.

134—136. *Omitted.*

137. (i) When an application for a search is presented and the requisite fees have been paid, the registering officer shall enquire whether the applicant will himself make the search or desires that it should be made by the office establishment. When a clerk is deputed to make the search the name of the clerk deputed shall be noted on the application. As soon as the search is completed, the result or a reference to the certificate of encumbrance showing the result shall be noted on the application by the clerk and signed by him.

(ii) Whenever an entry found on search is read out to an applicant under rule 133, a note shall be made on the application to the effect that this has been done and, when the applicant does not require a copy of such entry, this fact shall also be noted on the application and the signature of the applicant obtained thereto.

138. All inspections and searches of books and indexes shall take place in the presence of the registering officer.

139. A copy of an entry shall not be made from any book until the registering officer has scrutinized the entry generally.

#### (b) *Certificates of Encumbrances and Lists of Documents.*

140. When an application is made for a search for encumbrances in respect of any immoveable property or for a list of documents executed by, or in favour of, a single individual, and the applicant desires that a certificate of encumbrances or a list of documents found in the course of such search should be furnished to him by the registering officer, the request shall be complied with, the certificate or list being in the form printed in Appendix VII.

141. In the case of searches for a list of documents executed by, or in favour of, a particular individual, the list shall show the number, date,

nature and value of the several documents found, as well as the names of the parties and the village in which property affected, if any, is situated ; but no description of the properties affected by the documents should be given as in the case of encumbrance certificates on properties. The list shall not include particulars of documents registered in Register Books 3 and 4 unless the applicant is entitled to copies of the entries (section 57 of the Act).

142. A certificate of encumbrance granted by a Registrar or by a Sub-Registrar stationed at the headquarters of a district shall be in English. A certificate granted by any other Sub-Registrar shall be in the vernacular of the sub-district in which the indexes are prepared, except when the party requires it to be prepared in English, in which case the request may be complied with.

143. A certificate of encumbrance shall contain a complete list of all acts and encumbrances affecting the property in question.

144. In the case of a search made in the records of more than one office, the various certificates prepared in the different offices shall be granted to the party and not a consolidated certificate by the officer to whom the application was made in the first instance. An officer who makes a search at the request of another officer shall therefore furnish a certificate in duplicate.

145 (i) Searches for certificates of encumbrances shall, as a rule be made by two persons independently of each other, so that the results obtained by one may be compared and verified with those obtained by the other.

(ii) When a party himself makes the search he should be required to furnish a signed note of the results of the search and the results should be verified by a member of the office establishment.

146. A copy shall be retained of each encumbrance certificate issued from an office and shall be filed in a separate file book in which the various certificates will be numbered consecutively in a separate series for each calendar year.

The notes furnished by parties containing the results of searches conducted by themselves and the duplicate of the certificates received from other offices under rule 144 shall be filed with the office copy of the encumbrance certificate concerned.

## II.—DIRECTIONS.

626. The term " General Search " is applied to a search for more than one document concerning a specified property or a specified person. The term " Single Search " covers a search for single entry or document.

627. (a) Forms Registration II—104 to 109 shall be furnished to parties wishing to apply for encumbrances on property. Where an applicant requires a list of encumbrances on property created by or in favour of a specified individual he shall be required to add a note to that effect on the application.

(b) Applications for a list of documents executed by or in favour of a specified individual shall be obtained from the applicant in Forms Registration II—98 to 103.

(c) Forms Registration II—110 to 115 shall be furnished to parties applying for a single search or for a copy of a single document or entry.

(d) A person applying for a search regarding a document registered in Book 3 or Book 4 shall be required to specify his title to search such books (section 57 of the Act).

628—640. *Omitted.*

641. (a) If an application is for a search in Book 3 or 4 the registering officer, who alone should make the search in those books under clause (+) of section 57, shall, before making such search, obtain from the applicant proof of his title to have those books searched with reference to the restrictions laid down in clauses (2) and (3) of the section [Order 627 (d)]. If the search proves fruitless the search shall be continued in Book 1 and Book 4 or Book 1 and Book 3 as the case may be.

Similarly if an application is for a search in Book 1 and the search proves fruitless the registering officer shall continue the search in Books 3 and 4 ; if the requisite entry is found in the course of the continued search he shall without revealing to the applicant the existence of such entry call upon him to furnish proof of his title to have those books searched. The contents of any entry thus discovered in Book 3 or 4 shall not be disclosed to the applicant unless he is entitled thereto under clauses (2) and (3) of section 57.

(b) Searches concerning surveyed lands shall be made both in Index II and in the subsidiary index or in the Registers of Holdings as the case may be. Pages of the Registers of Holdings [Order 620(c)] in which wrong survey numbers are ledgered shall be invariably gone through before the completion of a search.

(c) Before a single search is declared to be fruitless, Index No. I shall also be searched and a note that this has been done shall be made on the back of the application. Every fruitless single search in Book 1 and the indexes relating thereto shall be verified and the person verifying shall sign on the back of the application in token of his having done so.

(d) When the particulars of an entry found in the course of a single search do not tally in minor points with the particulars given in the application the registering officer shall nevertheless read out the entry to the applicant and if the entry so read out is not that which he requires the fact shall be noted on the application, and the signature of the applicant obtained thereto. Where the applicant states that the entry read out is identical with the entry he wishes to inspect, a copy of the same shall be granted, if required.

641A, 641B and 642. *Omitted.*

643. The certificate of encumbrances on any specified property shall show all documents discovered during the search in the registration records. If an applicant desires that documents executed by particular persons should alone be shown, his request may be complied with but the fact shall be brought out clearly in the certificate. . . . .

644. (a) The clerk who makes a general search shall himself prepare the certificate of encumbrances and the clerk who verifies the search shall check the certificate. Both clerks shall affix their signatures on the search application as well as on the certificate of encumbrance. Similarly, the clerks who prepare and examine certified copies shall sign on the application and on the certified copy.

(b) The duplicate copies of certificates received from other offices under Registration Rule 144 shall be paged along with the certificates prepared in the receiving office.

645. (a) The notes entered at the foot of the certificate in the form printed as Appendix VII to the Registration Rules do not absolve the officer or clerk who conducts a search.

(b) These notes regarding inaccuracy or omission shall be omitted in certificates of encumbrances granted to public offices.

645A. An encumbrance certificate once issued to a party shall, under no circumstances, be corrected or revised without the previous permission of the Registrar.

645B. All notes of whatever kind made by clerks in connexion with general searches prior to the preparation of encumbrance certificates shall be only on the slips containing the results of the searches and nowhere else.

### III.—TABLE OF FEES.

#### 13. (1) Search for or inspection of a single entry or document—

	Rs. A. P.
For the first year in the books of which search is made, for each entry or document.	1 0 0
For every other year in the books of which search is continued for each entry of document.	0 4 0

#### (2) General search for or inspection of any number of entries or documents relating to one and the same property, executed by or in favour of one and the same individual—

	Rs. A. P.
For the first year in the books of which search is made.	2 0 0
For every other year in the books of which search is continued.	0 8 0

Provided that a fixed fee of one rupee only shall be charged without reference to the number of years in the books of which search is made, when a general search is made on the application of a public officer with a view to granting an encumbrance certificate—

- (a) in respect of property offered as security for a loan under the Land Improvement Loans Act or Agriculturists' Loans Act, when the loan does not exceed Rs. 750 in amount, or
- (b) in respect of property offered as security by a public servant for the due performance of his duties.

*(A note appended to this Article in the Manual is not reproduced.)*

### A.—FORM OF NIL CERTIFICATE OF ENCUMBRANCE ON PROPERTY.

*Application No.*

*Certificate No.....*

*(Name of applicant)* having applied to me for a certificate giving particulars of registered acts and encumbrances, if any, in respect of undermentioned property :—.....

I HEREBY certify that a search has been made in Book 1 and in the indexes relating thereto for.....years from the.....day of.....19...to the.....day of.....19...for acts and encumbrances affecting the said property and that on such search no act or encumbrance affecting the said property has been found.

Search made and certificate  
prepared by

{ Signature  
{ Designation

Search verified and certificate  
examined by { Signature  
Designation

*Dated*                      OFFICE,                      }                      *Signature of Registering Officer.*  
19                      .

NOTE.—(1) If the properties have been described in registered documents in a manner different from the way in which the applicant has described them in the application the transactions evidenced by such documents will not be included in the certificate.

(2) Under section 57 of the Registration Act and Rule 137 (i) persons desiring to inspect entries in the registers and indexes, or requiring copies thereof, or certificates of encumbrances on specified properties should make the search themselves, when the registers and indexes will be placed before them on payment of the prescribed fees.

**\* (a)** But as in the present case the applicant has not undertaken the search himself the requisite search has been made as carefully as possible by the office ; but the department will not, on any account, hold itself responsible for any errors in the results of the search embodied in this certificate.

(b) And as in the present case the applicant has made the requisite search himself and as its result is shown in the certificate after the necessary verifications, the department will not, on any account, hold itself responsible for the omissions in it of any acts and encumbrances affecting the said property, not discovered by the applicant.

B.—FORM OF CERTIFICATE OF ENCUMBRANCE ON  
PROPERTY.

Application No. \_\_\_\_\_ Certificate No. ....

(Name of applicant) having applied to me for a certificate giving particulars of registered acts and encumbrances, if any, in respect of undermentioned property :—

I hereby certify that a search has been made in Book 1 and in the indexes relating thereto for.....years from the.....day of.....19.....to the.....day of.....19.....for acts and encumbrances affecting the said property, and that on such search the following acts and encumbrances appear :—

The form has here a schedule with 9 columns for the following particulars:—

1. Serial Number of entry.
2. Description of property as given in the document.
3. Date of execution.

\* Either (a) or (b) is to be deleted when the form is used.

4. Nature and value of the document ; also for a mortgage deed the rate of interest and period of payment, and for a lease the term of lease and annual rental.
5. Names of executants.
6. Names of claimants.
- 7 to 9. Volume, page, number and year of the registration record.

I also certify that save the aforesaid acts and encumbrances no other acts and encumbrances affecting the said property have been found.

Search made and certificate  
prepared by

{ Signature  
Designation

Search verified and certificate  
examined by

{ Signature  
Designation.

OFFICE,

Dated 19

} Signature of Registering Officer.

NOTE.—(1) The acts and encumbrances shown in the certificate are those discovered with reference to the description of properties furnished by the applicant. If the same properties have been described in registered documents in a manner different from the way in which the applicant has described them, transactions evidenced by such documents will not be included in the certificate.

(2) Under section 57 of the Registration Act and Rule 137 (i) persons desiring to inspect entries in the registers and indexes, or requiring copies thereof, or requiring certificates of encumbrances on specified properties should make the search themselves, when the registers and indexes will be placed before them on payment of the prescribed fees.

\*(a) But, as in the present case, the applicant has not undertaken the search himself the requisite search has been made as carefully as possible by the office ; but the department will not on any account hold itself responsible for any errors in the results of the search embodied in this certificate.

(b) And as in the present case, the applicant has made the requisite search himself and as the acts and encumbrances discovered by him are shown in the certificate, after verification, the department will not, on any account, hold itself responsible for the omission in it of any other acts and encumbrances affecting the said properties not discovered by the applicant.

### C.—FORM OF CERTIFICATE SHOWING LIST OF DOCUMENTS EXECUTED BY OR IN FAVOUR OF A PERSON.

*Application No.*

*Certificate No. ....*

(Name of applicant) having applied to me for a certificate giving particulars of registered documents executed by or in favour of (Name) .....

I hereby certify that a search has been made for such documents in Books 1, 3 and 4, and in the indexes relating thereto for ..... years from the ..... day of ..... 19 ..... to the ..... day of ..... 19 ..... and that on such search the following appear :—

The form has here a schedule with 10 columns for the following particulars :—

1. Serial number of entry.
2. Name of village-tract in which the property is situated.

3. Date of execution.
4. Nature and value of document.
5. Name of executant.
6. Name of claimant.
- 7 to 10. Book, volume, page, number and year of the registration record.

I also certify that save the aforesaid documents no others have been found.

Documents registered in Book 3 or Book 4 copies of which the applicant is not entitled to obtain under the provisions of section 57 of the Indian Registration Act are not covered by this certificate.

Search made and certificate prepared by	{	Signature Designation
Search verified and certificate examined by	{	Signature Designation
OFFICE,	}	
Dated	19 . }	<i>Signature of Registering Officer.</i>

NOTE.—(1) The documents shown in the certificate are those discovered with reference to the description of the person furnished by the applicant. If the name has been described in registered documents in a manner different from the way in which the applicant has described it, transactions evidenced by such documents will not be included in the certificate.

(2) Under section 57 of the Registration Act and Rule 137 (i) persons desiring to inspect entries in the registers and indexes, or requiring copies thereof, or requiring certificate showing list of documents executed by or in favour of a person, should make the search themselves, when the registers and indexes except Books 3 and 4 and the indexes relating thereto, will be placed before them on payment of the prescribed fees.

\*(a) But, as in the present case, the applicant has not undertaken the search himself, the requisite search has been made as carefully as possible by the office but the department will not on any account hold itself responsible for any errors in the results of the search embodied in this certificate.

(b) And, as in the present case, the requisite search for entries in Books Nos. 3 and 4 has been made by the registering officer as carefully as possible and by the applicant himself in regard to entries relating to Book 1 and as documents so discovered are shown in the certificate after verification, the department will not on any account hold itself responsible for any errors in the results of the search embodied in this certificate.

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\* Either (a) or (b) is to be deleted when the form is used.

## XI.—TRAVELLING BAZAARS IN THAYETMYO DISTRICT.

*A Note prepared for the Director of Agriculture, Burma, by Mr. F. D. Odell, M.A., I.A.S., Deputy Director of Agriculture, West Central Circle, and included in this report by kind permission of the Director of Agriculture.*

In Thayetmyo District, position, configuration, history and poor communications appear all to have combined to make the district what it is to-day, one of the most backward in the whole Province.

The district lies mid-way between the wet-zone of Lower Burma and the dry-zone of Upper Burma. Its rainfall is uncertain and the distribution of it irregular.

Except for a modest area of alluvial land devoted to tobacco and paddy in the south, and a smaller area of gently undulating groundnut land in the extreme north-east, the whole lot comprising barely half a lakh acres, the district (which has a total area of over 30 lakh acres) is composed mainly of broken hill and valley country in which cultivation is limited to isolated patches.

Roads are few and bridges non-existent. Rivers, except the Irrawaddy and for a part of the year the Mindôn *chaung* are unnavigable, and as yet the railway does not touch the district at any point.

Travel is mostly by bullock cart, a slow and laborious means of getting from place to place and prohibitive for long distances. In the rains, when stream-beds are unfordable, even this is out of the question.

Villages and villagers have therefore developed on more or less self-contained and isolated lines having little touch with the world outside.

In holding back the progress of the district too the outlook towards settled habits resulting from the part played by Thayetmyo as a border country between British and Burmese territory from 1853 to 1887 has also contributed.

From all these causes operating together in the district we have in Thayetmyo a people ill-placed for their own development.

The customs of their fathers have assumed and still retain in many parts of the districts an importance which is out of all proportion to their present worth.

This is seen to a marked degree in their trading customs. Even in a district as backward as Thayetmyo some progress in the matter of roads has been and is still being made, and with the coming of the motor car in the last 4 or 5 years communications, during the dry season at any rate, have in some parts been considerably speeded up and cheapened. Yet the same *ton-zan* of jungle trading goes on with all the old bad practices.

The numerous middlemen who in the old days possibly were necessary to connect the town-traders with the jungle cultivator are still there in unabated numbers, both buying and selling, and the practices on which they before-time grew fat still go on unchanged and unheeded.

Control of the countryman by the townsman or his agents has progressed as the custom of jungle trading has developed, the control being firm in bad years by advances on standing crops, by loans, and by

sales on credit. When domination in this way is secured there is little likelihood of it being overthrown without some organized mass action. And with a people who have grown up under the conditions of the Thayetmyo cultivator this is unlikely.

Where the occasional individual attempts direct purchase or sale in the town he finds little encouragement. Time and money must both be expended in getting to the town. As an individual there he is too small to be worth bothering about, and furthermore any offer to him of favourable terms to attract him to direct contact would be sure to alienate the small buying and selling traders in the jungle for whom the town traders act as wholesalers.

The cultivator in the jungle is therefore forced back to jungle trading and with it to the *ton-zan* (customary methods) of his tract.

In this and in similar ways any initiative which may spark out from the general apathy of the mass is soon extinguished. Attempts towards economic independence are discouraged, indebtedness is fostered, and all ambition and incentive to progress removed.

Local customs hold sway, opportunities for purchase and sale are alike restricted, monopolies are established, sharp practices in weighing and measuring creep in, and district development, that part of it at any rate towards which the cultivator would normally contribute, is checked from the beginning.

This was the condition of affairs when the Thayetmyo District Agricultural Improvement Committee reviewed the situation at the end of 1928.

A freeing of the cultivator from his present trading restrictions was held to be imperative if the district was ever to be made to progress.

As a first step towards this it was decided to initiate the experiment of opening a group of trading centres to act as common meeting places convenient alike to townsman and countryman, to provide at these centres standard weights and measures for comparison if desired with those in local use, and to arrange that information as to price movements outside the tract should be available for circulation if manoeuvrings within the bazaar should show this to be needed. It was hoped however that the regular meeting together of people from various parts, and the competition arising from buying and selling in the open, would of themselves provide all the check that was required.

As natural propaganda grounds for the spread of agricultural information and as centres from which improved seed and improved implements could be distributed the value of the bazaars, if they could be established, was fully realized.

From the start the Committee knew that it would likely enough be called upon to put forward a lot of effort to get the bazaars started and possibly to face a good deal of opposition.

Jungle traders might be expected to be definitely hostile to the scheme as interfering with their business, mills and the large town-traders were at best likely to be only luke-warm in their support of a scheme whose reaction on themselves could not be foreseen, and the cultivator, with all the good-will in the world towards the bazaars, would likely enough be watchful rather than workful until the benefit of the scheme was brought home to him. The Committee were however of opinion that the scheme was necessary to the development of the district and it was decided to push forward with it.

Matters turned out much as was expected.

The area decided upon for the first series of bazaars was a tract in the south-west of the Allannmyo Township where a definite need for opening up, both agricultural and administrative, presented itself. In this area enquiry had shown that jungle trading practices were particularly bad, cultivation was indifferent, and cattle theft a more than usually popular form of occupation.

Operations started with the calling in of the tract thugyis and the recording of their opinions for and against the scheme. These were followed by the issue of pamphlets detailing the purpose of the bazaars and the advantages which cultivators might expect to derive from them. Meetings were then held to explain the proposals further to cultivators in the various villages and to brokers and traders in the town.

Amongst villagers there was a good deal of curiosity and in some cases signs of actual keenness, but in the towns there was less enthusiasm. At one time indeed, after the date for the opening of markets had been fixed, it appeared doubtful whether the town traders would come in at all either to buy or to sell. Rumour and counter-rumour as to the purpose of the markets and their possible effect on the individual succeeded one another with amazing rapidity during the weeks preceding that fixed for the start, each rumour affecting the numbers who had agreed to give the market a trial.

Forty-nine shopkeepers who had promised in early December to open stalls at the bazaar had by the middle of the month dwindled down to a third of that number. A fresh canvassing brought the numbers up again to just over 30, which fresh rumours and reports again reduced. Two days before the date fixed for the opening of the bazaars the number of stall-holders willing to attend had dwindled down to six. By guaranteeing conveyances and conveyance expenses to all who made the round of the three selected centres 21 stall-keepers were finally persuaded to join in, and an actual start was made possible on December 23rd.

The market was set up at Kyaukpadaung on that day (Sunday) and travelled round to Thambulla and to Shwebandaw on Tuesday and Thursday of the same week. The bazaars have made the round of the three centres once a week on these days since then. Up to date (31st March) 14 rounds have been made.

The bazaars opened with a *sat-pwe*\* to attract the cultivator and with the stalls of the 21 sellers of various goods from the town only.

No jungle produce was at first brought in for sale, the jungle-dweller coming in mainly to buy. Attendances began with 300 to 400 at Kyaukpadaung, 600 to 700 at Thambulla and a thousand or more at Shwebandaw, natural curiosity and the opportunity of viewing a free *sat-pwe* probably being responsible for the initial attendance of most.

Business transacted in the bazaars during the first round however amounted to Rs. 526 at Kyaukpadaung, Rs. 1,807 at Thambulla and Rs. 1,968 at Shwebandaw, giving a week's total of Rs. 4,301. This firmed matters. The timid amongst the shop-keepers were thereby convinced of the profit which the bazaars held for them, and their attendance has since been regularly kept up to 20 to 25 stalls. Cultivators too realized that every effort would be made to make the bazaar a weekly feature. The consolidating of the bazaar position has gone on since then. Cultivators who first came in because the bazaars offered a convenient place at which to purchase their town goods

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\* A dramatic performance.

without the bother and expense of a journey to the towns soon realized that not only did they save money on their purchases, but in the bazaars they had a selling place for their produce also.

Paddy, cattle, cutch, beans and vegetable produce soon began to find their way in from the surrounding villages.

It is in cotton however that the biggest turn-over of jungle produce has taken place, this being the crop of the tract most grown for its money return. Sales in this started in the fourth week and have continued to date. Altogether 51,554 viss of kuppas has passed through the bazaars, to say nothing of the quantities which have been bought direct in the villages for which the price realized in the bazaar-market has fixed the rate.

Business in the bazaars to a total value of Rs. 77,500 has been done.

The attendance on each bazaar day has become more or less regular at 300 to 400 for Kyaukpadaung, 600 to 700 for Thambulla and a thousand or more at Shwebandaw.

Sales too are more or less steady at Rs. 5,000 for each weekly round.

Bazaar sellers have at their own expense built two lines comprising 29 stalls at Thambulla at a cost of Rs. 150 and a further 33 stalls at Shwebandaw at a cost of Rs. 100.

They have formed their own Committee with a Secretary-Treasurer for the management of bazaar affairs, and have arranged for the collection of a weekly subscription to pay for a durwan and to meet small expenditures called for in improving the bazaars. The movement is thus showing signs of being able to stand sturdily on its own feet.

Jungle brokers are still antagonistic to the bazaars, a natural happening since they interfere with the practices from which they before-time made their profits. One of their earliest efforts against the bazaars was to promise to cultivators for produce in the jungle the same price or an even higher one than other cultivators obtained by auction in the bazaars, a manipulation of jungle weight providing them with their return. Cultivators are however learning to appreciate the standard weight of the bazaars and the absence of trickery.

The town brokers too are finding the bazaars convenient and open centres at which to buy without the intervention of a third party. With competition amongst them the saving so effected goes in part at any rate to the cultivator.

To the individual cultivator the bazaars have meant not only a higher price for the agricultural produce which he has sold in them, but increased purchasing power for every rupee of the money which he has obtained by their sale. A comparison with the prices he was paying for goods before suggest that this alone has meant to him on an average a gain of between 10 and 20 per cent. This for the cultivator who has used the bazaar.

But the effect of the bazaar extends far beyond the actual user. It sets a standard for prices and becomes a reference centre in the case of disputed jungle weight for miles round.

In this and in the interchange of ideas which the free mixing of people from different tracts has brought perhaps lies its greatest value as a district development factor.

## XII.—THE WORKING OF THE USURIOUS LOANS ACT.

Letter No. 62—23-7, dated the 2nd October 1929, from Mr. H. F. DUNKLEY, M.A., I.C.S., *Bar-at-Law*, Registrar, High Court of Judicature at Rangoon, to the Secretary to the Government of Burma, Forest Department.

SUBJECT.—*Enquiry into the causes of the failure to utilise the Usurious Loans Act.*

I am directed to invite a reference to your endorsement No. 316-O-28, dated the 7th March 1929, forwarding copies of recommendations "C 16 and 17" of the Royal Commission on Agriculture in India, and of paragraph 365 of the report of the Commission, for the advice of the Hon'ble Judges as to what action should be taken in regard to these recommendations in this Province, and also to your letter No. 316O28-29, dated 19th September 1929, concerning an enquiry to be made by the Provincial Banking Enquiry Committee concerning the causes of the failure to utilise the Usurious Loans Act in this Province. I am to say that all District Judges in the Burma were addressed on this matter, and were asked to report concerning the recommendations of the Royal Commission on Agriculture. From their replies it would appear that throughout Burma Subordinate Courts do, as a general rule, make use of the provisions of the Usurious Loans Act in all cases where defendants claim the protection of the Act. The usual rate of interest charged in this Province on unsecured loans is from 2 to 3 per cent per mensem, and under the circumstances existing in Burma, in considering the great risks which creditors run in making loans without security, such a rate of interest cannot generally be held to be unduly high.

2. It has been pointed out by some District Judges that the majority of suits for money and a considerable proportion of simple mortgage of suits are decided *ex-parte* or on confession, and in such cases the Courts have very little opportunity to reopen the accounts between the parties and go into the original loan in order to give relief to the debtor. It is also undoubtedly the case that defendants very seldom raise the plea of excessive interest, and where defendants fail to ask for the protection of the Act Courts are naturally reluctant to take upon themselves, of their own motion, the burden of making an enquiry into the origin of the loan with a view to granting relief to the debtor, for which he has not asked. It is only natural that Judges of Subordinate Courts should shirk the difficult and troublesome task of going into accounts which have already been closed, and consequently the provisions of the Act are rarely used save for the simple purpose of reducing the rate of interest charged.

3. It is probable that the number of cases coming before the Civil Courts of this Province in which the provisions of the Usurious Loans Act could with advantage be applied are not very numerous, and on the whole the Hon'ble Judges are not prepared to say that insufficient use is being generally made of the provisions of the Act.

4. With regard to the suggestion that a special report on the working of the Usurious Loans Act should be included in the Annual Report on the Administration of Civil Justice, I am to say that any such special report would necessitate the collection of special statistics of cases in which the Act has been applied, and in which it might have been but has not been applied. Such statistics would necessitate the maintenance of special registers in the Courts, and would, in the opinion of the Hon'ble Judges, represent an amount of labour out of all proportion to their usefulness or importance. The Hon'ble Judges are therefore not inclined to look on this suggestion with favour.

### XIII.—STANDARD QUESTIONNAIRE FOR PROVINCIAL BANKING ENQUIRY COMMITTEES.

*Issued by the Indian Central Banking Enquiry Committee.*

(The following memorandum is published in order to assist witnesses in the preparation of their evidence. It is not to be regarded as exhaustive, nor is it desired that each witness should necessarily attempt to deal with all the questions raised.)

#### *I.—Agricultural credit and credit facilities for small industries.*

1. Describe the present system by which the agriculturist in your district or province obtains finance

- (a) for expenses during cultivation,
- (b) for capital and permanent improvements, and
- (c) for other special needs, e.g., failure of monsoon, for land revenue, etc.

What are the rates of interest charged in your district or province in respect of advances, the period for which loans are taken, the nature of the security given and accepted (e.g., standing crops, etc.), and other conditions attaching to the grant of such loans ?

Describe the part played in agricultural finance by Government, the Imperial Bank of India, the Joint Stock Banks, Co-operative Banks, the Indigenous Banks and Bankers, professional moneylenders, merchants and dealers, and other organisations giving credit (e.g., companies trading in fertilisers, etc).

Can you give an estimate of the total amount of capital required for the various purposes stated above for your district or province ?

State defects, if any, in the present system and the reasons for the existence of such defects. Do you suggest any remedies ?

Is there co-ordination among the various credit agencies including Government, and is there scope for improvement in that direction ?

2. Describe the present method of marketing principal crops in your district or province.

What in your opinion are the possibilities of forming pools and of co-operative effort generally in marketing produce ?

Describe the credit facilities required for the financing of products during marketing and the facilities actually existing.

In regard to such facilities is there any special difference as between internal trade and foreign trade ?

What is the part played by the different classes of banks and bankers and merchants and dealers during the process of marketing ?

What are the existing facilities available to the public, including banks and bankers, for internal remittance ?

State any defects in the existing system and any suggestions for improvement ?

Describe the part played by negotiable instruments in the internal trade of the province

Have you any suggestions to make for the more extensive use of bills (*e.g.*, by reduction of duty on bills) ?

What are the different classes of hundis current in your part of the country ? What are the peculiarities of each ? Please give sample wording.

Have you any suggestions for the amendment of the Negotiable Instruments Act by which the public and the bankers handling hundis might be better protected or benefited ?

Are hundis emanating from your locality discounted in your local centre or are they sent to a provincial centre and discounted there, or are they held by middlemen, merchants or commission agents ?

What different kinds of instruments of ownership of goods and produce (*e.g.*, railway receipts) and documents are employed for raising money during the process of marketing ?

Are any difficulties experienced in the use of these instruments and have you any suggestions to make with a view to removing those difficulties ?

What in your opinion are the possibilities of operating licensed warehouses in India either on the lines of the system which exists in the United States of America or otherwise ?

Do you think there is any need for Government assistance in the matter ?

3. In your district what is the value of land per acre for different kinds of crops ?

What are the factors affecting such value ? In your reply, please distinguish between

- (a) value of land in Government auction for non-payment of revenue,
- (b) value of land in the event of sale by court decree,
- (c) value of land in purchase by private negotiation.

4. Is there any legal impediment to mortgage of land and agricultural holdings in your province ? Are there any land mortgage banks or agricultural banks in your province or any other banks for the provision of long term credit ?

State what you know of their method of work and of raising capital.

If no such institution exists in the province, suggest the lines on which such institutions could be established and worked to the advantage of the landholders and tenants of your province.

Do you suggest any measures for

- (a) improvement in the record of rights and title, of ownership so as to simplify reference, and to avoid possibilities of disputes and counterclaims by parties other than those who are the clients of the Bank,
- (b) simplification of the process of foreclosure and sale by the Mortgage Bank in the event of non-payment,
- (c) reduction of costs of reference to the record of rights and of registration of records and of the process at law so as to reduce the burden on the good constituents of the bank in respect of charges incurred on account of defaulters ?

Should the working capital of the proposed Mortgage Bank be derived largely from

- (a) deposits,
- (b) funds from central institutions, or
- (c) debenture bonds ?

Should debenture bonds carry any Government guarantee either for principal or interest or for both ?

If so, what measures would you suggest to secure Government against unnecessary loss ?

On what terms should agricultural Mortgage Banks raise monies under each of the above-mentioned heads, with or without Government guarantee, and on what terms should they lend out money so as to cover their expenses ?

Please state any other suggestions for the adequate provision of long term credit against sound security.

5. In order to devise measures for the increase of credit facilities to the agricultural classes it is necessary to reach an estimate as accurate as possible of the existing indebtedness of these classes.

Do you know of any such estimate for a village or a district in your province or for the whole province ?

In what manner can such an estimate be obtained with reasonable accuracy ?

In such an estimate please distinguish between—

- (a) the amount of debt with land as security which is in the form of a registered mortgage,
- (b) the amount of debt which is concealed in the form of a judicial sale to circumvent the provisions of Acts such as the Deccan Agriculturists Relief Act,
- (c) the amount of debt which is incurred against any other assets, such as the village house, ornaments, ploughs and other agricultural implements, crops and produce, or debt which is given on the general security of all the assets without a specific pledge.

Please state wherever possible the purposes for which the debt was incurred, such as—

- (a) the repayment of earlier debts,
- (b) marriage and other social occasions,
- (c) famine and other kind of distress,
- (d) payment of land revenue,
- (e) growth of the debt by compound interest, interest not having been paid,
- (f) seeds and manure,
- (g) improved agricultural implements,
- (h) sinking of wells and agricultural improvements.

Please indicate also to whom this debt is largely due and whether the creditors are Government, Banks, Co-operative Societies, or indigenous bankers and professional moneylenders.

State what you know of the rates of interest charged, the methods used for calculating it and for enforcing the payment of the debt.

Do you think a large number of people who are efficient farmers, are being turned into tenants for a period, or tenants at will through the process of the enforcement of the old debts and landed property passing on into the hands of the creditors ?

If this process is going on, does it take away from the actual cultivator the incentive to produce more and in an efficient and better manner ?

6. Give some idea of the number of small subsidiary industries allied or supplemental to agriculture existing in your province, such as rice milling, dairy farming, gur making, garden produce, cotton ginneries, sugar refineries, hand spinning, etc.

Can you suggest methods by which any such industries could be encouraged and by which the producer might be enabled to get a better return for his produce ?

Can you suggest any enterprises which may give employment to the farmer during seasons when he cannot make full use of his time on his farm and thus enable him to supplement his income and to raise his standard of living ?

What would be the best method of securing working capital for such enterprises ?

What financial machinery do you suggest for this purpose ?

7. State what you know of the relations that exist between the Co-operative Banks and the other banks in the country, namely, the Imperial Bank of India, the Joint Stock Banks and the Indigenous Banks.

Describe any existing difficulties in the matter of finance in the case of Co-operative Societies both in regard to short and long term capital.

Can you give an estimate of the amount of extra capital required for financing the Co-operative movement in your district or province ?

Is there any competition in your district or province between the Co-operative Banks and Joint Stock Banks ?

If so to what extent and in what direction ?

Have you any views regarding the possibility and desirability of granting financial concessions in order to stimulate the growth of the Co-operative movement (e.g., by extension of special exemption from income-tax to genuine Co-operative Societies, inclusion of debentures issued by Provincial Co-operative Banks in the list of trustee securities, etc.) ?

## II.— *Indigenous Banking.*

NOTE.—By indigenous banking is meant all banks and bankers other than the Imperial Bank of India, the Exchange Banks, Joint Stock Banks and Co-operative Banks. It includes any individual or private firm receiving deposits dealing in hundis or lending money.)

1. State what you know of the functions of the indigenous bank or banker in your district or province enumerating all kinds of business the bank or banker transacts ?

2. How and to what extent does an indigenous bank or banker in your district or province assist in financing agriculture, trade and industry ?

3. State what you know of the organisation of the indigenous banking system in your district or province with regard to—

(a) the amount of capital invested,

(b) the volume of their business,

- (c) their expenses, and
- (d) the relations between one indigenous bank and another and between indigenous banks and other banks in the country, (*viz.*) the Imperial Bank of India, the Joint Stock Banks and the Co-operative Banks.

4. State what you know of the various forms of hundis and other credit instruments used by the indigenous banks and bankers and the extent of their use. Give sample copies of any of the hundis, promissory notes, deposit receipts, etc., used in your locality.

5. State what you know of the indigenous bankers' methods of granting loans and allowing cash credits and the terms and nature of these loans and cash credits.

What are the means by which the indigenous banks and bankers provide themselves with funds to meet their demands ?

What are the rates of interest allowed on various kinds of deposits received by them ?

Is it a custom among some indigenous bankers, who carry on other business besides banking, to insist that advances made by them should be taken in commodities and not in cash ?

Is it also a custom to insist that repayments should be made by sale of goods through the creditor ?

6. What are the rates of interest either in money or in kind which the agricultural community has to pay at present to the indigenous banker ?

In what manner do you suggest these rates could be brought down by better organisation ?

Would the reduction of such rates confer great benefit on the agricultural community and increase its resources thereby leading either to an improvement in the standard of living or enabling them to spend more on agricultural improvements, better agricultural implements, etc ?

7. Is there a prejudice in your locality against the indigenous bankers ?

Are these bankers sufficiently protected in law ?

Is there any legal or other facility which can be extended to them ?

Are the dealings of this class of bankers with their clientele conducted on sound lines ?

If not, indicate the existing defects, making suggestions for remedying them.

8. Would you suggest any means of making this class of bankers more serviceable to the community ?

Could you suggest any means by which the indigenous banking system in India could be improved and consolidated ?

Do you recommend any special facilities to be given to this class for this purpose ?

What do you think would be the attitude of the indigenous banking community towards the introduction of any measures for regulating their operations and for giving publicity to the same ?

9. After making allowance for the legal expenses, management charges, losses through default and losses through foreclosure, can you give an idea of the net return to the indigenous banks and bankers on their capital?

10. Please state whether the indigenous banks and bankers are able to meet all demands for accommodation or whether they are obliged to refuse any either on account of the unacceptable nature of the security offered or owing to insufficiency of their working capital?

11. How in your opinion should the indigenous banking system be linked with the central money market and provincial capitals?

Would you suggest the establishment of a branch of a Joint Stock Bank, or a branch of a Central Reserve Bank, or a local bank with local directorate, in each district with which the indigenous banking system may be connected?

In what manner could such a bank inspire the confidence of the indigenous bankers and be able to utilise the local knowledge and experience of the latter?

How is the competition of such a bank with the indigenous bankers to be avoided?

12. Do you think there is a large amount of money in the districts in the hands of indigenous bankers which does not find employment throughout the year?

Do you think that owing to this cause any large amount of money is flowing to the provincial capital either for long or for short periods?

Do you think any kind of improvement in the organisation of lending or borrowing can be made by which these funds instead of flowing to the provincial capitals would find remunerative employment in the districts and thereby benefit the districts?

### III.—*Investment habit and attraction of capital.*

1. What are the existing banking resources in the province?

Can you state the amount of additional capital, if any, required?

What are the means or institutions in existence for encouraging savings and investment habit?

Are the public provided with full facilities for the investment of their savings?

Can the existing facilities be improved in any way or extended in the smaller interior places?

Can you give any useful information in regard to the habits of the people of India to invest in silver and gold?

2. Are Postal Cash Certificates popular in your district or province and can any steps be taken to increase their popularity?

Do present interest rates of Cash Certificates require revision and do existing terms of issue in any way need change?

Do Savings Banks afford all possible facilities to the public?

What classes of population resort to such forms of investment?

Can anything be done to attract other classes?

Have you anything to say regarding the alleged competition of Government with Banking institutions and bankers in regard to deposits by their attractive rates on Postal Cash Certificates and Treasury Bills?

3. State the existing facilities for purchase and sale of Government securities afforded by Government, the Imperial Bank of India and other Banks. Are you in favour of granting any special facilities to the small agriculturists and the small investors of the country to take up some form of Government security? If so, state what special facilities you recommend?

State the existing facilities for purchase and sale of securities, other than Government securities, afforded by the various financial agencies.

Can you indicate clearly the habits of various groups of people in your district or province with reference to monies which come into their hands by sale of produce or through any other cause? Where do they keep this money and for what purposes and in what manner do they use it?

Do the farmers lend to fellow agriculturists and on what terms? How do they invest surplus money in a prosperous year? Give any information you can regarding the amount, growth and distribution of capital among the indigeneous population.

4. State what you know about the growth of cheque-habit.

What has been the effect of the abolition of stamp duty on cheques?

What classes of population use cheques? Have you any suggestions to make for further promoting the cheque habit (*e.g.*, payments of Government servants and bank employees above Rs. 100 by cheques)?

Have you any suggestions to make regarding the use of vernacular scripts in banking?

5. Do you support the view that the banking and investment habit in India is of very slow growth?

If so, to what causes do you attribute it?

Have you any suggestions to make regarding the various possible means of educating the people of the country to invest their savings in productive undertakings (*e.g.*, propaganda by Government in regard to Government loans for capital expenditure, etc.).

As far as you know, what has been the result of the opening of new branches in recent years by the Imperial Bank of India?



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PART C.

QUESTIONNAIRE USED IN  
BURMA.

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## NOTES.

1. The English and Burmese versions of the questionnaire have been reprinted in this volume, but it has not been found possible to reprint the Tamil version which was made for Chapters IV to VII and XI. Chapters XII and XIII were not translated into Burmese.

2. The index and directions and index to chapters which precede the questionnaire in both versions below were prefixed to the questionnaire as it was issued to the public.

3. The questions of each chapter are numbered in a separate series in which the hundreds-digit indicates the chapter. There is thus a break between the last number of any one chapter and the first number of the next.

4. The standard questionnaire issued by the central committee for the guidance of provincial committees is given at page 223.

## Directions prefixed to the English version of the Questionnaire.

In response to a widely supported request the Government of India has set up a Banking Enquiry Committee to report upon banking in India, and has appointed an auxiliary committee in each province to assist the All-India Committee. The provincial committees will report by March 1930 and the central committee will study their reports and make further enquiries with the aid of experts of other countries.

2. The following questionnaire has been prepared by the Burma Committee to assist Burma witnesses in the preparation of their evidence. It is not to be regarded as exhaustive. Communications with reference to any matter relevant to credit for agriculture or small industries, or to the financing of internal trade, or to indigenous banking or to the collection of capital or to the development and extension in any direction of sound banking, or to any other subjects connected with the enquiry will be welcomed.

3. Certain subjects have been regarded as belonging more properly to the field of enquiry of the All-India Banking Enquiry Committee to which the Burma Committee is auxiliary. But communications upon these subjects also, so far as they deal with matters or aspects of peculiar interest to Burma or show any special considerations to be regarded with respect to Burma, will be welcomed. These subjects are as follows :—

- (a) the regulation of banking with the object of protecting depositors and thereby increasing confidence in the banking system ;
- (b) banking education, with the object of providing facilities for obtaining training in banking and generally of creating a body of people who have a real knowledge of the principles and practice of banking ;
- (c) industrial banks and credit facilities for main industries like cotton, jute, coal ;
- (d) the financing of foreign trade.

4. It is not expected that every witness will deal with every matter mentioned in the questionnaire. But it is hoped that every witness will deal fully with every relevant matter to which his activities are closely related and will communicate to the committee all special knowledge which is at his command and would be of use to the committee, and further will enlist the help of other persons having such knowledge if they have not been separately addressed by the committee.

5. The questionnaire has been arranged in chapters to facilitate the selection of questions by witnesses ; but as it is not possible to repeat all questions which relate to the subjects of more than one chapter, the committee hopes that witnesses will be able to look over the whole questionnaire to discover all questions related to their particular interests.

6. Witnesses are requested to leave a margin two inches wide in their answer-paper for filing. (It will be found convenient to fold over a marginal strip two inches wide and to place each sheet of paper with this towards the left when first writing on that sheet. The margin will thus be on the right-hand side when writing on the back of the paper; but if circumstances permit it will be better to write on one side only.)

7. Witnesses who are able to send three typed copies of their answers should please do so.

8. Replies may be written in the language most convenient to the writer. But the committee hopes that every one will write as much of his reply as he can in English.

9. Replies to the questionnaire should be sent before the 2nd January and should be addressed as follows :—

The Secretary (Questionnaire),  
Burma Provincial Banking Enquiry Committee,  
Secretariat, Rangoon.

The Deputy Commissioner (or Sub-divisional Officer or Township Officer) will, on request, supply envelopes and stamp and despatch replies.

10. The publication of the answers of witnesses is under consideration. If any witness desires not to have his name associated with any evidence, or wishes to have any evidence not published at all, or wishes to have any evidence kept confidential, his wishes will be strictly complied with.

11. Additional copies of the questionnaire in English or Burmese and of some chapters in Tamil may be obtained from the Secretary on application.

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\* Not translated into Burmese.

† Available also in Tamil.

‡ Page numbers were given in original questionnaire; for this copy see the index at the end of this volume.

# QUESTIONNAIRE.

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## CHAPTER I.—AGRICULTURAL CREDIT.

### Purposes of Loans.

1. Is it the common practice for cultivators of your locality to borrow for the following purposes?—

- (a) to meet current expenditure in ordinary years ;
- (b) to meet current expenditure in a year following a bad harvest ;
- (c) to buy cattle ordinarily ;
- (d) to buy land, make permanent improvements, obtain any permanent equipment which confers earning-power, to build houses ;
- (e) to pay rent, land-revenue, capitation-tax or *thathameda* ;
- (f) for special occasions for which plans are usually made in advance, such as *shinbyus*, ear-borings, marriages, *ahlus* of various kinds, journeys to famous pagodas ;
- (g) for sudden unexpected occasions, such as funerals, replacement of cattle suddenly dying ;
- (h) to educate children ;
- (i) to buy expensive luxuries (such as gramophones, wireless, bicycles, mirrors, elaborate almirahs, specially fine clothes) or to pay for extravagances of children ;
- (j) any other common purposes which you can mention.

2. If money is commonly obtained for any of the above purposes otherwise than by borrowing, state how.

### Crop-loans to Cultivators.

NOTE.—Crop-loans are loans taken by a cultivator for any purpose (in connection with either cultivation or household expenses) and expected by the lender to be repaid at the next harvest.

3. For which of the purposes mentioned in Question 1 is the borrowing usually done by a crop-loan?

4. NOTE.—Throughout this question exclude loans by landowners to *their own* tenants. (See Question 6.)

(1) How much of the total crop-loans of your locality is taken from (a) banks, (b) co-operative societies, (c) other persons? (Answer in such terms as *one half*, *very little*.)

(2) What sorts of people are included amongst those "other persons"? (State whether they are Burmese, Chinese, Chettiars or other kinds of Indians—mention which kinds of Indians.) State which

sorts are numerous, which are in moderate numbers and which few ; if possible give some idea of the relative numbers. How much of the total *crop-loans* in your locality does each sort provide ?

(3) How many of each sort of people mentioned in your answer to item 2 are cultivators ? How much of the total crop-loans do these cultivators provide ?

(4) How many of each sort of people mentioned in your answer to item 2 are not cultivators but own agricultural land (*i.e.* you should exclude cases of land temporarily taken over for bad debts) ? How much of the total crop-loans do these landowners provide ?

(5) To what extent do people of each sort mentioned in your answer to item 2 borrow from others to get money for loans ?

(6) Do any lenders prefer to confine their crop-loans to cultivators of particular races or to cultivators of any other special kind, and usually refuse other business ? If so, give their reasons.

(7) Do any lenders give better or worse terms to particular kinds of borrowers ? If so, give their reasons (*e.g.* it is sometimes said that Indian borrowers get better terms than Burman).

(8) Under what circumstances do borrowers of crop-loans prefer to deal with any particular kind of lender ?

5. (1) Answer the following questions for crop-loans in your locality, excluding loans granted by landlords to their tenants :—

- (a) What is the usual time of year for taking the loan ?
- (b) What is the usual rate of interest ?
- (c) What are the highest and lowest rates of interest that are common ?
- (d) Under what circumstances are different rates of interest fixed ?
- (e) When the rate of interest is fixed by the month, is the Burmese month or the English month generally used ?
- (f) What is the usual kind of security ?
- (g) What other kinds of security are common ?
- (h) When gold ornaments are given in pledge for loans, what is the largest loan given on one hundred rupees worth of gold ? (Or, on ten rupees worth of gold) ? Is interest less for such loans than for others ?
- (i) What documents are executed for the loan ? In what language are they written ?
- (j) Is any oral agreement made to supplement the document ?
- (k) What other conditions are usually made for such loans ?
- (l) What conditions are understood without being mentioned ?
- (m) What deductions are made from the principal money at the time of giving it out ?
- (n) Is any interest deducted at the time of giving out the loan ? If so, how much ?
- (o) What presents does custom require either borrowers or lenders to make to the other party ?
- (p) If interest is not paid on due date, how long do lenders wait before they begin to reckon interest on the interest ?

(2) Is any modification of the answer you have given to any item in the first part of this question necessary for any particular class of crop-loans ?

(3) Do lenders from whom cultivators take loans at the beginning of the rains promise to give the borrowers further loans as required until harvest ?

(4) Do the rates of interest on crop-loans vary from year to year or do they remain steady ? How have these rates of interest changed during the last ten or twenty years ?

6. (1) Are there many tenants in your locality ?

(NOTE.—If there are very few the remainder of this question should not be answered.)

(2) What proportion of tenants in your locality get their crop-loans from their landlords (that is, the owners of land they cultivate) ?

(3) Do the landlords generally lend from their own money or do they borrow on each occasion the money required by the tenant ?

(4) Do many landlords who lend their own money to their tenants have a long-standing loan of their own ?

(5) When the landlord lends from his own capital :—

(a) how much does he charge the tenant either more or less interest than another lender would charge ?

(b) is there any other difference in the answers which must be given to any part of Question 5 in these cases ?

(6) When a landlord borrows the money required by his tenant :—

(a) to what extent does he get better terms than the tenant himself would get ?

(b) to what extent does he get better terms than an ordinary cultivator would get ?

(c) how much does he charge the tenant more or less interest than he himself pays ?

(d) does his loan to the tenant differ in any other of the matters mentioned in Question 5 from the loan taken by himself ?

(7) Do some landlords instead of lending to their tenants act as sureties to enable the tenants to borrow elsewhere ? Is this practice common in your locality ? In what respects and to what extent do tenants get better terms in this way ?

7. Are loans commonly taken in your locality on *sabaŋe*, *pe-be* or any other similar system ? Is *saba-nyun* (or a similar system for other produce) in use ? State the usual rates, the usual reasons for taking such loans, other usual circumstances of such loans and any customary conditions with regard to such loans.

8. Is any considerable amount of crop-loans given as loans of paddy or other produce ? If given, what are the usual terms ? Under what circumstances are such loans taken ?

9. Do some cultivators instead of taking loans sell their crop before harvest at a price fixed at the time of the sale and without reference to the price which happens to be current after harvest ?

10. What difficulties do responsible cultivators meet in obtaining necessary crop-loans ? How do those difficulties come about ? What remedies do you suggest ?

11. If cultivators got crop-loans more easily would they probably get better crops ? Would the crops be so much better that the people could pay interest on larger loans and still have a larger balance for themselves ?

12. (1) What advantages and what disadvantages are there in taking crop-loans from the township officer instead of borrowing from a Chettiar or a co-operative society?

(2) Are the disadvantages greater than the advantages?

(NOTE.—Please see also Questions 901 to 906 for the application of co-operative principles to crop-loans.)

### Crop-loans to Landlords.

13. What differences in your answers to Questions 4 and 5 are necessary if the borrower is not a cultivator but is a landlord, that is to say, a landowner who does not cultivate any land but leases his land to tenants?

### Long-term Loans.

NOTE.—Long-term loans are loans which are given without an expectation that the whole will be repaid within five years.

14. (1) For what purposes are long-term loans needed in your locality by (a) practical cultivators owning the land they cultivate, (b) tenant cultivators, (c) landlords, that is landowners who let their land to tenants? Distinguish these three classes in your answer.

(2) For what other purposes are long-term loans needed by any of these classes in any other part of Burma?

### Long-term Loans to Cultivators.

15. (1) How much of the long-term loans to cultivators of your locality has been taken from (a) banks, (b) co-operative societies, (c) other persons? Answer in such terms as *one half, very little*.

(2) What sorts of people are included amongst those "other persons"? (State whether they are Burmese, Chinese, Chettians or other kinds of Indians—mention which kinds of Indians.) State which sorts are numerous, which are in moderate numbers and which few; if possible give some idea of the relative numbers. How much of the total long-term loans in your locality does each sort provide?

(3) How many of each sort of people mentioned in your answer to item (2) are cultivators? How much of the total long-term loans of the locality have these cultivators provided?

(4) How many of each sort of people mentioned in your answers to item (2) are not cultivators but own agricultural land. (N.B.—You should exclude cases of land temporarily taken over for bad debts?) How much of the total long-term loans of the locality have these landowners provided?

(5) Do any lenders prefer to confine their long-term loans to cultivators of particular races or to cultivators of any other special kind, and usually refuse other business? If so, give their reasons.

(6) Do any lenders give better or worse terms to particular kinds of borrowers? If so, give their reasons.

(7) Under what circumstances do borrowers of long-term loans prefer to deal with any particular kind of lender?

16. (1) Answer the following questions for long-term loans taken by cultivators in your locality :—

(a) what is the usual rate of interest?

(b) what are the highest and lowest rates of interest that are common?

- (c) under what circumstances are different rates of interest fixed?
- (d) when the rate of interest is fixed by the month, is the Burmese or the English month generally adopted? how many times one month's interest is usually paid for a whole year?
- (e) how often is interest due for payment? is interest ever due at any time except after a harvest? if interest is not paid on due date, how long a time elapses before it is treated as a debt with interest to be paid on it?
- (f) is it usual to fix a definite period after which the loan must be repaid? if so, what is the usual period? is the period usually arranged so that the payment will become due in harvest time? is the borrower allowed to repay the loan whenever he likes before the agreed period expires? if no definite period is fixed, is the borrower liable to be called upon to repay at an inconvenient time?
- (g) is the borrower allowed to repay an instalment of the loan? if so, can an instalment be made at any time of the year? is any additional payment required by the lender for allowing the privilege of repaying an instalment? does an instalment cease to bear interest as soon as it is paid? must the borrower give previous notice before repaying an instalment? what is the consequence of failing to give this notice? have you ever heard of an instalment offered by a borrower being refused?
- (h) has the lender a right to recall the loan at any time? when do lenders of any class make use of this right? why do they do this? what expenses do borrowers commonly suffer through such recalls? does a borrower commonly arrange a fresh loan with the same lender when his loan is recalled?
- (i) what is the usual kind of security?
- (j) what other kinds of security are commonly taken?
- (k) when mortgages are taken as security, how commonly are usufructuary mortgages taken?
- (l) what documents are executed for the loan? in what language are they written?
- (m) is any oral agreement made to supplement the document?
- (n) what other conditions are usually made for such loans?
- (o) what conditions are understood without being mentioned?
- (p) what deductions are made from the principal money at the time of giving it out?
- (q) is any interest deducted at the time of giving out the loan? if so, how much?
- (r) what presents does custom require either borrowers or lenders to make to the other party?
- (s) if interest is not paid on due date, how long do lenders wait before they begin to reckon interest upon it?

(2) Is any modification of the answer you have given to any item in the first part of this question necessary for any particular class of long-term loans?

17. Do the rates of interest at which long-term loans are granted change from year to year or do they remain steady? How have these rates of interest changed during the last ten or twenty years?

18. How do the rates of interest charged for long-term loans compare with those charged for crop-loans? How has this relationship changed during the last ten or twenty years?

19. (1) What difficulties do respectable borrowers meet in connection with long-term loans? Does the purpose of the loan make any difference in this respect?

(2) How do the difficulties arise?

(3) What remedies do you suggest?

20. (1) Do you know that Government is willing on certain conditions to lend money for a long period to cultivators who wish to make improvements in their land, and that the rate of interest is only 13 annas 4 pies per cent per month?

(2) Why do very few cultivators ask for such loans?

(3) Should a mortgage for securing such a loan be given priority over earlier mortgages?

21. (1) Do you think the provision of land-mortgage banks desirable in Burma?

(2) How do you expect them to be useful to (a) practical agriculturists owning their land, (b) tenant cultivators, (c) landowners who let their land to tenants?

(3) What security would tenants give to a land-mortgage bank?

(4) Do you recommend that land-mortgage banks should lend to all the three classes mentioned in item 2 of this question?

(5) All banks making long-term loans require an instalment of the principal money to be paid every year as well as the interest, and they require both these payments to be made regularly. Land-mortgage banks would have to follow this plan. The interest would be less than is paid to Chettians in most places and would perhaps be the same as is paid in co-operative societies; but, if the borrower failed to pay, the bank would generally be unable to wait and would be compelled to sell the land. Do you think cultivators in Burma would like such a bank?

22. (1) What measures other than the establishment of land-mortgage banks do you recommend for the improvement of the facilities of agriculturists for long-term loans?

(2) What security is available for loans given in any manner you suggest? What would be the cost of a loan to the borrower?

(3) Please explain as fully as you can the practical working of the measures you suggest.

NOTE.—Please see also Questions 907 to 910 for the application of co-operative principles to long-term loans.

### Long-term Loans to Landlords.

23. What differences in your answers to Questions 15 and 16 are necessary if the borrower is not a cultivator but a landlord, that is to say, a landowner who does not cultivate any land but leases his land to tenants?

### Intermediate Loans.

NOTE.—Intermediate loans are loans which are not expected to be repaid at next harvest but are expected to be repaid within two, three or four years.

24. (1) For what purposes are intermediate loans needed in your locality by (a) practical cultivators owning the land they cultivate,

(b) tenant cultivators, (c) landlords, that is to say, landowners who do not cultivate, but let their land to tenants? Distinguish these three classes in your answer.

(2) For what other purposes are intermediate loans needed by any of these classes in any other part of Burma?

25. (1) What changes in your answers to Questions 16 and 17 are needed for intermediate loans taken by cultivators?

(2) What changes in your answers to Questions 16 and 17 are needed for intermediate loans taken by landlords?

26. (1) What difficulties do ordinary respectable cultivators or landlords meet in getting an intermediate loan? Does the purpose of the loan make any difference in this respect?

(2) How do the difficulties arise?

(3) What remedies do you suggest?

### All kinds of Loans.

27. Is there competition amongst persons who regularly lend money to cultivators?

28. Is ill feeling against any class of lenders common? What is the cause of this? How can it be removed?

29. (1) Are borrowers generally able to reckon the interest due from them or to get it reckoned by another person so as to check the lender's accounts?

(2) Do they commonly check in this way the lender's account of their loan? Or do they trust the account kept by the lender?

(3) Do lenders of all classes keep accurate accounts in fact? How do they get the interest calculated accurately?

(4) What is the usual cause of disputes about the accounts? With what kinds of lenders do they arise?

30. (1) How is the repayment of a loan acknowledged when there is (a) a mortgage (b) a pro-note (c) no document as security.

(2) Do cultivators usually get a receipt when they repay only a part of a loan?

(3) Do they ever have difficulty in getting such a receipt?

31. What difficulties do cultivators sometimes meet in recovering pro-notes, mortgage-deeds or other documents or jewellery given by them as security for loans? Under what circumstances do these difficulties arise? How do the borrowers proceed? How can the difficulties be prevented by the borrowers? Can the difficulties be prevented altogether?

32. (1) Do lenders of any class sometimes ask borrowers unexpectedly to repay their loans immediately or after a short time, even when the security is good and there has been no previous arrangement for repayment at that time?

(2) What reasons do they generally give to borrowers on these occasions?

(3) What are generally the real reasons?

(4) Do they ever ask for such repayments because a more profitable use of their money is offered elsewhere?

(5) What remedies are available?

33. Does a lender, who has for a long-term loan a mortgage on a borrower's land, charge him more than the usual rate of interest for a crop-loan because the borrower must otherwise bear the expense of executing a fresh mortgage to another lender? Is this done when there is still sufficient security for both loans? What kinds of lenders are concerned? Are they numerous?

34. How do borrowers of any kind suffer inconvenience through the Chettiar custom of changing agents every three years?

35. What other complaints do borrowers have against any kind of lenders? What remedies do you suggest?

36. How long does it take on an average in your locality to recover through the civil courts money due on a pro-note? How could this time be reduced?

37. (1) How long does it take on an average in your locality to obtain a preliminary decree in a mortgage-suit? How could this period be reduced?

(2) When six months have expired since a preliminary mortgage decree has been given, how much longer is required on an average to get a final decree? How can this time be reduced?

(3) How long is the ordinary interval between the date of final decree and the date of publication of a proclamation of sale? How can this interval be reduced?

(4) How long a time elapses on an average between the proclamation of sale and the recovery of the money? How can this time be reduced?

(5) What reasons are there for and against reducing the period of six months granted by a preliminary mortgage-decree? How much reduction do you recommend?

38. (1) Are disputes between borrowers and lenders common in your locality?

(2) Do disputes between borrowers and lenders often arise through misunderstandings of each other's language?

(3) What other causes of disputes are common?

(4) To what extent is arbitration used to settle disputes in your locality? How are arbitrators appointed? Is their decision commonly effective?

39. (1) Do lenders generally ask the purpose for which a loan is taken?

(2) Do borrowers often deceive the lender in this matter?

(3) What are usually the real purposes in such cases? What purposes are usually pretended?

### Marketing of Agricultural Produce.

40. (1) Which of the principal crops of your district are consumed near by and which are sent to a great distance?

(2) For crops which are consumed near by, state whether cultivators themselves sell retail. If not, through whose hands do these crops pass before reaching the consumer? How do those persons get the money they need to pay for the crop? When is the cash paid to the cultivator? How much is usually sold by an average cultivator at one time?

(3) For crops which are sent a great distance—

- (a) are they bought by local dealers or by dealers from other places or by brokers or agents of distant buyers?
- (b) do the dealers trade on their own money or do they raise loans or get money by discounting hundis?
- (c) if the dealers commonly take loans, from whom and on what terms do they borrow? What is the usual practice with regard to security for these loans?
- (d) if the dealers commonly raise money by hundis, give particulars;
- (e) if hundis are not much used, explain why;
- (f) how much is usually sold by an average cultivator at one time?
- (g) when is the cash due to the cultivator paid to him?

41. (1) Do many cultivators in your district borrow money in connection with the marketing of their crops? What crops do they cultivate? Are they owners or tenants of their land? What is the usual amount of the loan? From whom are the loans taken? Give as many further particulars as you can of the circumstances and of the conditions of the loans.

(2) Are many cultivators in your district compelled by lack of money and pressure by their creditors to sell their produce earlier than they otherwise would? What crops do they cultivate? Are they owners or tenants of their land? How much longer would they keep their produce if not so compelled to sell? Do they sell it all early or only a part? How much do they lose by this in an ordinary year? Do they prefer to sell early rather than take loans, or are they unable to get loans?

(3) What proposals do you offer for assisting cultivators in the matters treated in this question?

42. Are any cultivators who have borrowed money controlled in any way by their creditors as regards the persons to whom or the way in which they may dispose of their produce? Give as many particulars as you can.

43. (1) Which kinds of agricultural produce are stored by local dealers or millers for sale after some time? Do these dealers commonly borrow money to carry on this business? What security do they give for their loans?

(2) Do cultivators store their own produce for sale a long time after harvest? How do they obtain the money they require while the produce is stored?

(3) If, in either of the cases mentioned in items (1) and (2) of this question, the produce itself is given as security for loans, give as much information as you can about the way this is arranged and about the usual conditions of the loans. If you can give a copy of any documents used for such loans please do so.

44. (1) What documents (e.g. railway receipts) representing claims upon agricultural produce are used for borrowing money during the process of marketing that produce?

(2) Are any difficulties experienced in the use of any of these documents? How can the difficulties be removed?

(3) Are there any new types of such documents which you think should be brought into use? Please give as full particulars as you can of the way they would be used and the special advantages they would have.

45. Would a system be satisfactory under which banks keep in their own godowns goods upon which their advances are secured? What changes do you suggest? How would the banks be safeguarded if your suggestions were adopted?

46. (1) If persons of good reputation built at suitable centres warehouses to which the public might bring produce to be stored, what documents would they need to give to persons who stored produce with them so that any person who bought the documents in good faith from the holder would obtain a good title to the produce?

(2) To make such documents a satisfactory security for bankers would it be necessary (having regard to Exception 1 of Section 108 of the Indian Contract Act\*) for the warehouses to be licensed and supervised by Government or for the forms of the documents to be prescribed by Government? What further provisions would be necessary or desirable?

(3) Would there be need for Government's financial assistance in constructing and working the warehouses?

(4) For what kinds of produce and what parts of the country would the plan be suitable?

47. Having regard to Sections 108 and 178 of the Indian Contract Act\*, can you suggest any method, apart from that suggested in reply to Question 46, of arranging for agricultural produce to constitute a security satisfactory to indigenous and other bankers?

48. (1) Is there any reason why any rice miller should not issue a transferable warrant which, as representing the paddy brought to him for storing or milling would be available as a pledge to a bank?

(2) Would not the development of this business help the marketing of the produce?

(3) Could it be applied to other kinds of produce besides paddy and rice?

• (4) What drawbacks or limitations are there to the development of such a business?

(5) Please suggest a form for the warrant.

49. Please comment upon the statement that no marked improvement in the finance of the marketing of paddy can be achieved without—

(a) restriction of the kinds of paddy grown to a small number of types; and

(b) standardised grading in each of those types; and

(c) provision for storage in bulk of such standard grades.

50. (1) Has any scheme been proposed in your locality for forming co-operative societies for selling agricultural produce or for forming any other association for the same purpose?

(2) Describe any difficulties that have been or would be met in getting the money required by such societies and associations.

(3) How can those difficulties be overcome?

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\* Sections 108 and 178 of the Indian Contract Act are reproduced at the end of this Chapter.

## Organisation of Agricultural Loans.

51. (1) What part in providing the money required by local money-lenders for agricultural loans is played by (a) the Imperial Bank, (b) the Exchange Banks, (c) the other joint stock banks and (d) the other banks managed on European lines? Distinguish the various seasons of the year in your answer, and include loans for marketing as well as for cultivation.

(2) What improvements can you suggest in this matter?

## Agricultural Charge.

52. (1) Should a preferential claim upon the crops or cattle of a cultivator be given under any circumstances to a person who has lent that cultivator money? Under what circumstances? With what restrictions and precautions? Should the claim be restricted to lenders registered in some way as bankers or regular professional lenders? Should the claim be restricted to loans registered in some way? If so, how should they be registered? If not, how would competing claims of this kind be treated? How in any case should the claim upon a tenant rank with regard to the claim of his landlord for (a) rent, (b) advances? Would cultivators be likely to find their borrowing power reduced by such legislation?

(2) Could legislation provide that an innocent purchaser of the produce, with or without knowledge of the claim, should have a goods title to the produce free from all claims of the lender? What reason are there for and against such legislation? Do you recommend it? What supplementary provisions would you make?

## Agricultural Insurance.

53. How could agriculturists be helped by insurance in obtaining loans? (Consider insurance of their own lives, insurance of cattle, insurance of crops against flood or pests or rain at harvest, all other modes of insurance.) Give particulars, if you can, of any practicable schemes. What difficulties are there?

## Value of Agricultural Land.

NOTE.—Value of land means the price which would be regarded locally as reasonable in a private sale of the land made without hurry or pressure on either side.

54. (1) What different sorts of agricultural land would you distinguish in your locality with respect to valuation? (*e.g.* pasture land, ground-nut land, irrigated paddy land, ordinary unirrigated paddy land, high paddy land, flooded land, *kaing* land by the Irrawaddy, *kaing* land by small streams, custard-apple gardens, mango gardens, betel-nut gardens, orchard gardens of different kinds, market gardens, flower gardens, *dhani* belts, *thetke* fields, etc.)

(2) For each sort of land in your locality so distinguished, state what is the most usual value per acre at present, and what is the value of the best and worst land of that sort (*e.g.* say : unirrigated paddy land in X and Y townships runs from Rs. 150 to Rs. 250 per acre; the most usual value is about Rs. 180 per acre). *Do not give the value of land in exceptional situations.*

(3) What are the rents corresponding to those sale-values?

55. For each sort of land which you distinguish in Question 54, state what are the principal causes of differences in its value or rent from place to place.

56. (1) In the last two or three years has the value or rent of any sort of land in your locality risen or fallen? How much?

(2) If you think any sort of land in your locality is likely to rise or fall in value or rent in the near future, say why and whether you think the rise or fall will be large.

57. What proportion of the value (as defined in the note above Question 54) is generally obtained in sales by government auction for recovery of land revenue or in execution of a decree of a civil court?

### Statistics.\*

58. How can a good estimate be made of the total amount of crop-loans required every year in any area? Give, if you can, an estimate for a township and a district and for Upper Burma and Lower Burma, showing how your result is obtained.

59. How can a good estimate be made of the total indebtedness of cultivators who own their land *excluding all debts which will normally be paid off at next harvest*, and dividing the debts into (a) those secured by mortgages and (b) other debts? Give, if you can, estimates for a township and a district, and for Upper Burma and Lower Burma, showing how your result is obtained.

**NOTE.**—The statistics of mortgages in the Land Records and Registration Departments are known to be erroneous because redemptions are rarely recorded. Observe that only persons actually cultivating their own land are concerned, and that their loans are to be reckoned as they are when accounts have just been settled after harvest. The estimate is to be made also for an *ordinary* year, when the debts have not been swollen by a bad harvest or temporarily reduced by a good harvest.

60. (1) Suppose the ordinary cultivators of your locality *owning and working a holding of average size* were divided into the five classes described below according to the debts they have remaining in an ordinary year just after selling their harvest and settling accounts as far as they can (*i.e.* as explained in the note below Question 59). The classes are :—

- A. those who are free from debt and have cattle and enough *wunsa* to last until next harvest begins (or have enough money to pay all their debts and buy this much *wunsa*) ;
- B. those who do not belong to the class A but would be able to pay off all their debts if they used all the money they have and sold all their *wunsa* but kept their cattle ;
- C. those who do not belong to class A or B but have debts which are less than half the value of their land (not counting other property) ;
- D. those whose debts are more than half the value of their land but are less than the value of all their property ;
- E. those whose debts exceed the value of all their property.

On an average how many cultivators in ten belong to each of these classes? If any class includes very few, mention that and confine your estimate to the other classes.

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\* In printing the replies the four questions of this section have been treated as separate sections.

(2) If a cultivator of your district (a) has debts which in an ordinary year, after selling the harvest and settling accounts, amount to just half the value of his land, (b) has a holding of average size, (c) is as industrious and efficient as the average cultivator, (d) has an average family according to his age and (e) is healthy, can he reasonably hope to prevent his indebtedness from increasing seriously (making allowances for ups and downs according to the season)? If he can, say what proportion of class D could also hope for this; if he cannot, say how much less his permanent debts must be to allow him this hope, and what proportion of class C have debts as small as this.

(3) Can you suggest any better way of grading the cultivators according to their indebtedness? If so, will you describe it and answer items (1) and (2) of this question as they would be expressed in terms of that grading?

(N.B.—This to be done in addition to answering items 1 and 2 as expressed above.)

61. (1) In an ordinary year, after they have sold all their produce and paid their rent, what proportion of the *tenants* in your locality have cattle to plough their land and enough *wunsa* to last until they can get some food from the next harvest and are free from debt? On an average how many tenants in ten would belong to this class? Can a healthy industrious tenant of this class, who is of average skill as a cultivator and has the ordinary standard of living, expect to remain in this class? What are his principal difficulties in doing so?

(2) How many tenants in ten would be unable to pay all their debts after harvest in an ordinary year if they sold all their cattle and all their harvest without keeping any *wunsa*?

#### INDIAN CONTRACT ACT (IX OF 1872) SECTIONS 108 AND 178.

108. No seller can give to the buyer of goods a better title to those goods than he has himself, except in the following cases :—

*Exception 1.*—When any person is, by the consent of the owner, in possession of any goods, or of any bill of lading, dock-warrant, warehouse-keeper's certificate, wharfinger's certificate or warrant or order for delivery, or other document showing title to goods, he may transfer the ownership of the goods of which he is so in possession, or to which such documents relate, to any other person, and give such person a good title thereto, notwithstanding any instructions of the owner to the contrary: Provided that the buyer acts in good faith, and under circumstances which are not such as to raise a reasonable presumption that the person in possession of the goods or documents has no right to sell the goods.

*Exception 2.*—If one of several joint-owners of goods has the sole possession of them by the permission of the co-owners, the ownership of the goods is transferred to any person who buys them of such joint-owner in good faith, and under circumstances which are not such as to raise a reasonable presumption that the person in possession of the goods has no right to sell them.

*Exception 3.*—When a person has obtained possession of goods under a contract voidable at the option of the other party thereto, the ownership of the goods is transferred to a third person who, before the contract is rescinded, buys them in good faith of the person in possession; unless the circumstances which render the contract voidable

amounted to an offence committed by the person in possession or those whom he represents. In this case the original seller is entitled to compensation from the original purchaser for any loss which the seller may have sustained by being prevented from rescinding the contract.

### Illustrations.

(a) A buys from B, in good faith, a cow which B had stolen from C. The property in the cow is not transferred to A.

(b) A, a merchant, entrusts B, his agent, with a bill of lading relating to certain goods, and instructs B not to sell the goods for less than a certain price, and not to give credit to D. B sells the goods to D for less than that price, and gives D three months' credit. The property in the goods passes to D.

(c) A sells to B goods of which he has the bill of lading, but the bill of lading is made out for delivery of the goods to C, and it has not been endorsed by C. The property is not transferred to B.

(d) A, B and C are joint Hindu brothers, who own certain cattle in common. A is left by B and C in possession of a cow, which he sells to D. D purchases *bona fide*. The property in the cow is transferred to D.

(e) A, by a misrepresentation not amounting to cheating, induces B to sell and deliver to him a horse. A sells the horse to C before B has rescinded the contract. The property in the horse is transferred to C: and B is entitled to compensation from A for any loss which B has sustained by being prevented from rescinding the contract.

(f) A compels B by wrongful intimidation, or induces him by cheating or forgery, to sell him a horse, and before B rescinds the contract, sells the horse to C. The property is not transferred to C.

178. A person who is in possession of any goods, or of any bill of lading, dock-warrant, warehouse-keeper's certificate, wharfinger's certificate, or warrant or order for delivery, or any other document of title to goods, may make a valid pledge of such goods or documents: Provided that the pawnee acts in good faith, and under circumstances which are not such as to raise a reasonable presumption that the pawnor is acting improperly:

Provided also that such goods or documents have not been obtained from their lawful owner, or from any person in lawful custody of them, by means of an offence or fraud.

## CHAPTER II.—COMMERCIAL CREDIT.

NOTE.—“Retail Trader” means a trader who *ordinarily* sells *only* retail.

201. (1) What are the principal places from which traders of your district obtain their stocks of goods? Distinguish between wholesale and retail traders, traders in large towns and traders in small villages, and between goods produced in Burma and imported goods.

(2) Are there any traders who import direct from foreign countries?

202. Do the *retail* traders of your district commonly sell on credit? Do credit sales form a large part of their total sales? Distinguish between traders in towns and traders in small villages.

203. Do the *wholesale* traders of your district commonly sell on credit? Do credit sales form a large part of their business? Is there any difference in large towns and small towns, or with regard to goods produced in Burma and imported goods? Any other special points?

204. (1) Do the *retail* traders of your district commonly buy their stocks on credit or borrow money to pay for them? Distinguish between traders in towns and in small villages.

(2) To what extent is the practice of retail traders in this matter affected by the credit which they themselves must give?

(3) How do they send the money to pay for their goods?

205. (1) Answer Question 204 for *wholesale* traders and state whether there is any difference with respect to goods produced in Burma and imported goods.

(2) Mention particularly the case of traders importing directly from foreign countries.

206. (1) How much of the moneys borrowed by *retail* traders in your district is provided by (a) banks, (b) co-operative societies, (c) other persons? (Answer in such terms as *one half, nearly all*.)

(2) What sorts of people are included amongst those "other persons"? (State whether they are Burmese, Chinese, Chettiers or other kinds of Indians—mention which kinds of Indians.) State which sorts are numerous, which are in moderate numbers and which few; if possible give some idea of the relative numbers. How much of the total does each sort provide?

(3) Do any lenders prefer to make loans to traders of particular races or of particular traders or of any other special kind and usually refuse other business?

207. Answer Question 206 for *wholesale* traders.

208.\* Answer the following points for *retail* traders taking cash loans:—

- (a) at what time of the year do the traders take most loans?
- (b) what is the usual rate of interest?
- (c) is it usual to fix a definite time for repayment (state the time)?
- (d) is security usually given? If it is, what is the usual kind of security? What other kinds are common?
- (f) is a document executed? is any agreement made to supplement the document?
- (g) do some lenders require borrowers to pay them a share of the profits (or a commission on turnover) in addition to interest?
- (h) what other conditions are usually made?
- (i) what conditions (if any) are understood without usually being mentioned?
- (j) are the loans commonly made on a running account?
- (k) is it customary for lenders to require and collect daily payments of either principal or interest?
- (l) do lenders sometimes ask for repayment unexpectedly? why?

209. Answer on the points of Question 208 for *wholesale* traders.

210. What difficulties do any traders, wholesale or retail, meet<sup>t</sup> in obtaining loans of reasonable amount for their business? How do those difficulties come about? What remedies do you suggest? Note in each case whether the difficulty occurs in wholesale or retail trade or in both, and give particular attention to any special difficulties in getting loans from joint-stock banks.

\* Item (e) was deleted from this question before issue.

211. (1) When traders buy their stocks on credit, are they compelled to buy all their goods from one supplier?

(2) If not so compelled, is any inducement to confine their purchases to one supplier offered?

212. Is it a common practice for persons who lend money to traders to insist upon the trader's goods being bought or sold through them?

213. Is the system satisfactory under which banks keep in their own godowns goods upon which their advances are secured? What changes do you suggest? How will the banks be safeguarded if your suggestions are adopted?

214. If the method by which either wholesale or retail traders of your locality get the loans they require is not covered by the above questions, give a short account of that method.

215. In what branches of trade (apart from the paddy and rice trade) are there numerous brokers? (e.g., fish-brokers.) How do they get the money they require for their business?

216. Mention some kinds of trade in which commission agents (*aratia adatyā*) finance the dealers. Give particulars of the way it is done in each case.

217. Have any co-operative societies or banks been formed for traders in your locality? Or has any attempt to form them been made? Has any difficulty been met in obtaining the money required for them?

### CHAPTER III.—INDUSTRIES.

NOTE.—Industries carried on by large European firms and European companies are excluded from the enquiry.

301. (1) What industries are carried on in your locality—

(a) by persons working in their homes by themselves or with a help of a few persons? (Weaving, lacquer-work, cheroot-making, etc.)

(b) in large workshops or factories in which people are employed by somebody who does not take part in the work himself, except to manage the business? (Ricemilling, timber-sawing, oil-pressing, etc.)

(2) In what industries do tenants or owners of land who are principally cultivators find a source of income when they are not fully employed in agriculture? How much of the cultivators' time do these industries generally occupy?

(3) In what industries do persons who are principally agricultural labourers find employment when they are not employed in agriculture? Do these labourers give whole days to the industry or divide each day between agricultural work and the industry?

(4) In what industries do the persons employed do occasional agricultural work at special seasons of the year? What kinds of agricultural work do they do? Are these persons generally males or females, adults or juveniles? Are they generally members of the households of persons who are either owners of land or tenants?

302. (1) For each of the industries mentioned in answer to Question 301, state :—

- (a) How do the people who carry it on obtain money to buy their supplies of raw material ?
  - (b) If they use machinery, large buildings or other expensive equipment, how do they obtain money to buy those ?
  - (c) What improvements can be made in the above ways of obtaining money ? What better ways can you suggest ?
  - (d) How could bankers or money-lenders help these people to get a better price for the goods they produce ?
- (2) (a) What part is played by middlemen and large dealers in each of these industries ?
- (b) For what purposes do they borrow money ?
  - (c) How and from whom do they borrow it ? State what security is given, what rate of interest is paid, whether the loan is repaid by instalments, and all other important particulars.
  - (d) What improvements can be made in the means they have for obtaining these loans ?

303. (1) Has any attempt to start a new industry in your locality failed only because of difficulties in obtaining capital ?

(2) What remedy do you suggest ?

304. Have any co-operative societies for artisans been formed in your locality ? Or has any attempt to form them been made ? Has any difficulty been met in obtaining the money required for them ?

305. Would it be advisable to form a bank for lending money required for carrying on small industries ? If so, state :—

- (a) whether it should be a co-operative or a joint-stock bank ;
- (b) whether it should supply fixed capital or should be confined to the supply of working capital ;
- (c) whether it should grant loans to individuals or only to artisans' co-operative societies ;
- (d) how it should obtain its own money ;
- (e) any other important suggestions you wish to make.

306. What other plan for lending money would encourage small industries by enabling the producer to get a larger price for his produce or otherwise ?

307. (1) What industries can be started or developed to give employment to cultivators at seasons when they cannot make full use of their time in their agriculture ? Mention whether the industries would employ only agricultural labourers or would employ tenants and cultivating owners, and whether they would employ them for full time or part time.

(2) Would any undesirable effects be caused by developing these industries ? Would the advantages exceed the disadvantages ?

(3) What further arrangements are needed for supplying loans required by these industries ?

## CHAPTER IV.—CREDIT DOCUMENTS.

**Negotiable Instruments.**

401. What inconveniences or difficulties are met in connection with any kind of negotiable instruments at present in use? How can they be removed?

402. What amendments of the Negotiable Instruments Act do you consider desirable in the interests of either the public or the bankers? Explain the effect of your proposal.

**Goods Warrants** (See also Questions 43 to 48 inclusive).

403. (1) What kinds of documents representing goods are used to obtain credit? Are any difficulties experienced in the use of them? How can they be removed?

(2) Are there any new types of such documents which you think should be brought into use? Please give as full particulars as you can of the way they would be used and the special advantages they would have.

404. (1) What advantages and disadvantages would result if bills of lading, railway receipts and delivery orders were treated as negotiable instruments?

(2) Discuss similarly the case of any other documents which you think should be so treated.

**Hundis.**

(NOTE.—In this questionnaire the term *hundi* does not include a promissory-note.)

405. (1) Which of the following kinds of credit documents are in use? Which are more common?—

Promissory-note payable after a specified period.

Hundis payable after a specified period.

Bills of Exchange written in English and payable after a specified period.

Promissory-notes payable on demand.

Hundis payable at sight.

Bills of Exchange written in English and payable on demand.

(2) In what languages are promissory-notes and hundis written?

(3) What other credit documents are used? How common are these? In what languages?

(4) For each kind of credit document in use, mention whether the use is increasing or decreasing.

(5) For what purposes is each kind most commonly used?

(6) Please give samples or copies of as many kinds of credit documents as you can.

406. (1) What proportion of the hundis issued or paid in your locality are payable at sight?

(2) What proportion of them are payable after a period exceeding one year from date or sight?

(3) Amongst hundis payable after a period of one year or less what periods are most common ? Roughly what proportions belong to each of these common periods ?

(4) Does the proportion of any kind of hundi mentioned in your answer to this question tend to increase or decrease ?

407. On what occasions on which both could be used are promissory-notes preferred to hundis, or *vice versa* ? Why ?

408. (1) For what purposes are hundis used by *traders* ?

(2) What advantages or disadvantages would result from the increased use of hundis by traders ?

(3) How could the use of hundis by traders be increased ?

(4) To what extent would promissory-notes or other sorts of documents be displaced if this use of hundis increased ?

409. (1) For what purposes are hundis used by any persons *other than* traders ?

(2) What advantages or disadvantages would result from an increased use of hundis by such persons ?

(3) How could the use of hundis by those persons be increased ?

(4) To what extent would promissory-notes or other sorts of documents be displaced if this use of hundis increased ?

410. (1) Could hundis be used conveniently for advances to cultivators ?

(2) What advantages or disadvantages would there be as compared with present practice ?

411. (1) What kinds of people in your locality issue hundis payable in Burma or discount hundis or promissory-notes ? State which of these kinds of people are few and which numerous, and name the towns in which they live.

(2) If possible give a rough estimate of the numbers of each kind of people doing this business.

(3) Are there many of these people who are neither professional money-lenders nor bankers ? Why are there not more ?

(4) Is it a common practice in your locality to buy hundis from bankers instead of making deposits with them ?

(5) Is it at any season difficult to buy hundis in your locality ?

412. (1) From whom does a person in Rangoon generally obtain hundis payable at Madras, Calcutta, Cawnpore, Lahore, Peshawar, Karachi, Indore, Bombay, Gujerat, Nagpur, Hyderabad, Colombo, Penang, Singapore ?

(2) What is the usual commission in each case ?

413. (1) How does a person outside Rangoon generally obtain hundis payable at the several places mentioned in Question 412 ? From whom does he get them ?

(2) What is the usual commission ?

(3) How could it be made easier or cheaper to obtain such hundis ?

414. Do persons in your locality who receive hundis or promissory-notes not payable at sight or on demand generally hold them until they are due for payment ?

415. (1) Do persons in your locality who get hundis or promissory-notes discounted generally get this done locally ?

(2) Who discounts most of those discounted locally ?

(3) Are many sent elsewhere for discounting ? Whither and to whom are they sent ? Who discounts them there ?

416. (1) Do you recommend the introduction of standard forms of hundis ?

(2) Should Government prescribe standard forms by law or take any other steps to bring standard forms into use ?

(3) In what languages should the standard forms be drawn ?

(4) Should the standard forms be bilingual ?

### Stamp Duty on Hundis.

NOTE.—Under item 13 of Schedule I of the Indian Stamp Act, hundis payable on demand are not liable to stamp duty, but other hundis are liable. If a hundi is payable not more than one year after date or sight the duty is fixed according to the amount of the hundi by a scale which makes the duty approximate to three annas for every Rs. 200. If a hundi is payable more than one year after date or sight the duty is roughly eight annas per Rs. 100 subject to rates of two annas for Rs. 10 or under, and four annas per Rs. 10 to Rs. 50 and to a full charge of Rs. 2-8-0 for every Rs. 500 (or any broken part of Rs. 500) in excess of Rs. 1,000. In England the corresponding scale is equal to eight annas per Rs. 1,000 or part thereof ; but there is also a fixed duty of two annas for hundis payable on demand.

417. (1) Having regard to the necessity of raising revenue somehow as well as to the advantages of reducing the stamp duty on hundis, do you recommend reduction of that duty ? Answer separately for (a) hundis payable more than one year after date or sight, (b) hundis payable otherwise than on demand but not more than one year after date or sight. In each case distinguish also (i) hundis payable only if some condition is satisfied and (ii) hundis payable unconditionally. In each case also state how much reduction you recommend.

(2) How would trade, industry, agriculture, or any class of persons benefit by the reduction or abolition of the stamp duty on hundis ?

(3) If the reduction or abolition of duty which you recommend were made, (a) would any difference in practice arise with regard to the use of hundis or promissory-notes payable on demand ? and (b) would any change be required with respect to the duty on bonds, which at present is the same as that on bills of exchange payable more than one year after date or sight ?

(4) What suggestions do you make to meet the loss of revenue resulting from your proposals ?

(5) If the stamp duty on hundis is not abolished, should any change be made in the Government of India's Stamp Rule 4 ? (See page 172 of the Burma Stamp Manual, 1927.) The rule prescribes that every sheet of paper on which a hundi is written shall be not less than 8½ inches long and 5½ inches wide, that no plain paper shall be joined to it, and that particular kinds of stamps and stamped papers shall be used.) Will any rules of this kind be needed if the stamp duty is abolished ?

### CHAPTER V.—CHEQUES—(See also questions 708 to 712).

501. (1) What classes of the people in your locality (other than Europeans and large firms and companies) use cheques ? At which kind of bank do people of each of these classes usually keep their

accounts? In what languages do they write their cheques? What proportion of cheques is written in each language?

(2) Is the use of cheques extending to more people in these classes or to other classes? Is the extension quick or slow? If slow, why?

502. Has the abolition of the stamp duty on cheques led to any increase in either—

(a) the number of cheques drawn by people who used cheques before, or

(b) the number of people who use cheques?

503. (1) In what cases could Government accept cheques more freely in payment of revenue or other moneys due to it?

(2) Should the Post Office accept cheques for deposits in its savings bank?

(3) The Burma Railways Company accepted cheques drawn by persons to whom it had issued a certificate of approval for this purpose. Should this arrangement be re-introduced? What extension of it do you recommend?

(4) In what cases could municipal committees or district councils accept cheques in payment of taxes or other moneys due to them?

504. (1) Certain classes of government servants stationed out of Rangoon are already permitted to draw in Rangoon a fixed sum as part of their salary, taking the balance from the local treasury in cash. It has been suggested that in modification of this system Government might allow certain classes of its servants to draw from the treasury as cash so much of their salary as they noted in their pay-bills for this purpose and for the balance might give a cheque drawn upon Rangoon; if Government were able to adopt this suggestion would it be a useful modification of the proposal of this question and acceptable to government servants concerned?

(2) What could be done to encourage payment by cheque for salaries of persons employed by (a) municipal committees and district councils, (b) companies, firms and other private employers?

505. Should Post Offices open "cheque accounts"? (*i.e.* receive money on deposit and pay it out or remit by money-order as directed by the depositor's cheques). If so, what restrictions should be made as to the language of the cheques and signature, amount of each cheque, number of cheques, interest on the balance, any other matters?

506. What further means can you suggest for increasing the use of cheques?

507. Having regard to the lack of banks outside Rangoon, what can Government do to assist either co-operative banks or joint-stock banks which have cheque accounts to provide the cash necessary for meeting at once all possible demands for payment of cheques? Could the Currency Department and Treasuries help? What restrictions should be imposed?

508. What arrangements do you suggest for the clearing of cheques presented in Rangoon and drawn in English upon Chettiers or other indigenous bankers in Rangoon? (*See also questions 516 to 521*).

509. (1) What kinds of persons in your locality *other than indigenous bankers* cash cheques drawn upon joint-stock banks or European banking firms which have no local office? Are such persons numerous?

(2) What charges does each kind make to (a) people who do other sorts of business with them, (b) others?

(3) How much delay is there in getting cash after presenting a cheque?

(4) What difficulties or inconveniences are experienced by the public or by the persons who cash the cheques? How can they be removed?

510. (1) What kinds of indigenous bankers in your locality cash cheques drawn upon joint-stock banks or European banking firms which have no local office? Are such bankers numerous?

(2) What charges does each kind make to (a) people who do other sorts of business with them, (b) others?

(3) How much delay is there in getting cash after presenting a cheque?

(4) What difficulties or inconveniences are experienced by the public or by the bankers who cash the cheques? How can they be removed?

511. Please answer questions 509 and 510 for cheques drawn upon co-operative banks situated in other towns.

512. (1) How many and which kinds of indigenous bankers in your locality give to persons who have accounts with them credit for cheques drawn upon other indigenous bankers whose office is (a) in the same town, (b) in Rangoon, (c) elsewhere?

(2) What charges do they make for this?

(3) How much delay is there in getting cash after presenting a cheque?

(4) What difficulties are experienced by the public or by bankers in this matter? How can they be removed?

513. (1) Do joint stock banks, co-operative banks or other banks managed on European lines collect for their customers money due for cheques drawn upon indigenous bankers whose office is (a) in the same town as the bank, (b) in Rangoon, (c) elsewhere? Under what circumstances does any bank refuse to do this?

(2) What charges are made?

(3) How much delay is there in getting credit after presenting a cheque?

(4) What difficulties are there in this matter for the public or for bankers? How can the difficulties be removed? Please answer separately for collection of cheques by banks in Rangoon and by banks elsewhere.

514. What other difficulties or disadvantages in connection with cheques drawn upon indigenous bankers exist besides those considered in the above questions? What remedies are available?

515. Please answer questions 708 to 712.

### Language of Cheques.

516. (1) It has been said that any person whatsoever who is likely to need to write cheques could learn with reasonable ease to sign his name in English even if he were not literate in any language. Is this true?

(2) Seeing that signatures of English people are apt to be illegible, what serious difficulties are there for bankers in the use for cheques of signatures in a non-English script in common use?

(3) Would a banker find forgeries of a signature in a non-English script with which he had a moderate acquaintance more difficult to detect than forgeries of an English signature laboriously written by a person not able to write it fluently?

(4) To what extent are bankers' difficulties with signatures which are not in English due to unskilfulness of the writing rather than to the kind of script?

(5) Since bankers cannot reasonably be expected to recognise cheque-signatures in a large number of scripts, what scripts should bankers in Burma be asked to accept for cheque-signatures without requiring either that the signature should be written in the presence of an officer of the bank or that security should be given? What order of the scripts do you suggest according to their importance in this connection?

(6) What inducement need or can be offered to bankers to persuade them to try an experiment with one or more of the scripts you mention? Could they reasonably (i) charge a small commission on the cheques issued or (ii) make a charge to customers not signing in English and a payment to banks passing on such cheques for collection?

(7) Should an English signature in addition to the other be required as something like a transliteration to assist the bank's cashier?

(8) Please give any other observations or suggestions you can to help deal with the problem of non-English signatures of cheques.

517. (1) If bankers accepted cheques written wholly in Burmese, would it be necessary and feasible to have a subsidiary clearing for Burmese cheques?

(2) What other plan can you suggest? What are its advantages?

(3) What inducement need or can be offered to bankers to persuade them to try the plan adopted?

(4) Should the plan be tried in Burma for Burmese or for any other language in preference to Burmese?

518. (1) Apart from the signatures and the difficulties of clearing what difficulties is a banker likely to meet in connection with cheques in a language or script other than English?

(2) Could these difficulties be overcome for cheques in the Burmese language and script?

(3) Can they be overcome in some other language for the benefit of Indians? What language and script should be adopted for this? Should it be given preference over Burmese for this purpose?

(4) What could be done for Chinese cheques?

519. Are there very great difficulties for any person whatsoever likely to need to use cheques, whether literate in any language or not, in learning to fill in an English cheque form if he has a will to learn it? (Handbooks could be printed and sold cheaply to show how to write dates and how to write in words and in figures any sum up to Rs. 10,000; thus besides writing the name of the payee it would only be necessary to learn to recognise the figures and to copy them and the words and the names of the months. For the payee's name there would often be the payee's letter-heading which could be copied in print. Even a person otherwise quite illiterate in every language could learn all this.

For many it would only be necessary to examine the work of a clerk who had filled in the form for them. If you can suggest an alternative plan for removing difficulties please do so.)

520. Consider on the one hand the difficulties of bankers in dealing with cheques in different scripts, and the number of scripts claiming recognition; consider on the other hand the rapidity with which knowledge of English is extending, the unlikelihood that banks will develop in any place before a considerable number of local people can write cheques in English, the extra expense which bankers will necessarily incur if various scripts are accepted, and the inevitable result that this expense will be passed on to the bank's customers. Do you then think it would serve the needs of the public well enough, if banks outside Rangoon accepted cheques drawn in either Burmese or English upon banks in the same town, while in all other cases only cheques in English were accepted (except of course by banks founded especially for a particular language and not expecting their cheques to be passed through the clearing.) What further arrangements do you think proper?

521. Can you give any further help in discussing the question of the use of other languages than English in cheques?

## CHAPTER VI.—REMITTANCES.

NOTE.—For each question please consider remittances in both directions (a) between Rangoon and other places in Burma, (b) between two places in Burma both of which are outside Rangoon, (c) between Rangoon and a place outside Burma, (d) between a place in Burma outside Rangoon and a place outside Burma.

601. (1) How is money remitted in each of the four cases noted above? Please note particularly if any methods you mention are restricted to or excluded from any of those cases.

(2) To what extent are the various methods (including actual transport of currency notes or coin by a messenger) used in the several cases? Is the use of any of the methods increasing or decreasing considerably?

(3) What expenses are incurred?

(4) What delays are experienced?

(5) To what extent do bankers other than Chettiers take part in this business?

602. Are any modifications desirable in the rules or arrangements for currency telegraphic transfers and supply bills?

603. What improvements can be made in the post office money-order system? Is the commission considered too large? Are the present arrangements as to the language in which the orders must be written satisfactory?

604. In England documents called postal orders marked with any value up to twenty rupees are sold at the post offices. A small commission is charged in addition to the value when issuing them. They can be sent by post to any person and the recipient can exchange them for their value in cash at any post office. Would this system be suitable for use in Burma? Would it have any advantages over the money-order system? Would it have any dangers? How could the dangers be met?

605. In France and some other countries a person may open an account at his local post office and have all money sent to him by money-order credited to that account instead of having the money carried to him by the postman. Similarly he can send money away by money-order and have the amount subtracted from his account instead of sending cash to the post office. Would this system be practicable and useful in Burma ?

606. Would it be advisable to institute the issue by post offices of letters of credit payable at any one of a number of post offices (or possibly, payable at any head or sub-post office) ?

607. (1) In what other ways could any methods used for remitting money be improved ?

(2) What new methods could be introduced ? By whom and to what extent would the new methods you suggest be used ?

## CHAPTER VII.—INDIGENOUS BANKING.

NOTE.—*Indigenous banker* means a person regularly lending money to the general public who is not (a) a joint-stock bank, (b) a co-operative bank, (c) a bank managed on European lines or (d) a bank incorporated out-side Burma and India or (e) a pawnbroker.

### General.

701. (1) What kinds of indigenous bankers do business in your locality ?

(2) What part does each kind play in supplying and transmitting money for (a) agriculture, (b) trade and (c) industry ? What are their methods of doing this business ?

(3) What other sorts of banking business does each kind transact ? What methods do they use ?

702. Do indigenous bankers of any kind do other business besides banking and money-lending ? If so, what sort of business ? Is this generally the principal or the subordinate business ?

703. (1) How can an estimate of the total loans of the indigenous bankers (or of any class of them) in a particular area be made ?

(2) Please make such an estimate for your township showing how the estimate is obtained. If you can do the same for the whole of your district and for your division or for Upper Burma or Lower Burma please make these estimates too.

704. If you have heard other people's estimates of the total loans of the indigenous bankers (or of any class of them) for any area, please state them and say whether you think they are nearly right.

705. Do indigenous bankers have many loans which are not recovered ? What are the usual causes of their losses ?

706. Are there many people apart from indigenous bankers who regularly buy or sell hundis or bills of exchange ? Why are there not more ? Are there sufficient in your locality ?

707. Please give samples or copies of any documents in common use by indigenous bankers, e.g., hundis, promissory-notes, mortgages, receipts for interest paid, receipts for instalments of principal money, reassignments of mortgages, any other kinds.

## Demand Deposits.

708. Do many indigenous bankers accept deposits of money from which they undertake to repay any amount at any time when the depositor asks for it? (NOTE.—Such deposits are called *demand deposits*.)

709. What kind of documents are given to the depositor to show that he has made a demand deposit? Please give particulars and give sample or copies if you can.

710. (1) Do many indigenous bankers let customers have demand deposits to which the customer can add when he pleases as well as withdraw when he pleases? (NOTE.—Such deposits are called *deposits on current account*.)

(2) What does the banker give the depositor to show that he has a deposit on current account? Does the banker give the depositor a book in which he shows all moneys added to the deposit and all moneys paid out from it? (NOTE.—Such a book is called a *pass-book*.)

711. (1) How do indigenous bankers allow money to be withdrawn from a demand deposit? Must the depositor go to the banker himself? Does the banker pay the money at once when the depositor asks him to? If a delay is customary, give particulars.

(2) Will the banker pay part of a demand deposit to another person if the depositor writes an order for this to be done? Do the bankers provide printed forms for writing such orders easily? (NOTE.—Such forms are called *cheques*.) Are cheques paid at once when brought to the banker? If a delay is customary, give particulars. Does interest cease accruing when the cheque is presented or when the money is paid? If a banker refuses to give money for a cheque although he has enough money deposited on current account belonging to the person who signed the cheque, what steps does the latter usually take?

(3) Is any charge made when the depositor asks for a re-payment or when a cheque is presented?

712. What rates of interest do indigenous bankers of each kind allow for demand deposits? Do these rates rise or fall in particular months? What changes have there been in the last ten or twenty years?

## Fixed Deposits.

713. (1) Do indigenous bankers accept deposits for a fixed period? (NOTE.—Such a deposit is called a *fixed deposit*.)

(2) What rates of interest are paid for fixed deposits?

(3) What changes in the way of determining these rates have there been in the last ten or twenty years?

714. What kinds of documents do indigenous bankers give to depositors to show that they have made fixed deposits? Are they receipts or promissory-notes or hundis? Please give particulars and give samples or copies if you can.

715. Do indigenous bankers always repay fixed deposits at once when their period expires? If a delay is customary, give particulars.

716. Do many people who wish to earn interest with their money buy from indigenous bankers hundis which the bankers have bought from other people? Give any particulars you can of this practice.

### Provision of Cash.

717. (1) How do indigenous bankers who accept deposits payable on demand arrange to have sufficient cash ready at all times to pay depositors who ask for their money or to pay the people who bring cheques?

(2) How do those who accept deposits for a fixed period arrange to have sufficient cash to repay every deposit when it falls due?

(3) What defects are there in these systems? How can improvements be made?

### Advances.

718. (1) For what purposes do indigenous bankers grant loans in your locality?

(2) What proportion of the loans are taken by other money-lenders to enable them to grant smaller loans to cultivators, traders and others? Do such money-lenders commonly say they want the loan for a different purpose?

(3) What documents are executed for the loans?

(4) What security is taken? Is a guarantee by other persons accepted?

(5) What rate of interest is generally charged for each class of loan?

(6) What are usually the other terms of the loans?

719. In what circumstances do indigenous bankers allow a person who has a current account to withdraw more money than is credited to the account? Please give all particulars on the lines of the preceding question; and any other particulars you can.

720. How can persons who take loans from indigenous bankers check their accounts? Does the banker give them pass-books or copies of their accounts?

721. (1) Do indigenous bankers accept payments of loans by instalments?

(2) When an instalment is paid between two regular dates for paying interest, do they reckon it at once as a reduction of the principal money on which interest is calculated?

(3) Do they ever give a receipt for the payment of an instalment? Are such receipts ever asked for?

722. How could indigenous bankers be enabled to increase their power to grant loans?

723. (1) What measures do you recommend to bring about a reduction of the rates of interest on loans?

(2) Would cultivators and traders get all the benefit of the reduction, or would village money-lenders, landlords of tenants or other persons get all the benefit or a part of it?

## Recoveries.

724. What are the most usual reasons for failing to pay given by persons who are sued on a pro-note or on a mortgage-deed? What are generally the real reasons?

725. How long does it take on an average to recover through the civil courts in your locality money due on a pro-note? How could this time be reduced?

726. (1) How long does it take on an average in your locality to obtain a preliminary decree in a mortgage-suit? How could this period be reduced?

(2) When six months have expired since a preliminary mortgage-decree has been given, how much longer is required on an average to get a final decree? How can this time be reduced?

(3) How long is the ordinary interval between the date of final decree and the date of publication of a proclamation of sale? How can this interval be reduced?

(4) How long a time elapses on an average between the proclamation of sale and the recovery of the money? How can this time be reduced?

(5) What reasons are there for and against reducing the period of six months granted by a preliminary mortgage decree? How much reduction do you recommend?

727. What is the usual expense in recovering money due on a pro-note for (a) one hundred rupees, (b) one thousand rupees? Please show how the various parts of this expense are incurred.

728. How could a reduction of the court-fees in suits on pro-notes or mortgages be justified? What fees are charged in other countries?

## Money-Market.

729. (1) Is there a money-market in your district? (Money-market means a place where persons who buy or sell hundis and other credit documents regularly meet to carry on this business.)

(2) If so, where is it, and how does it work?

(3) How is it linked with Rangoon or Calcutta?

(4) What part in it is played by brokers (*dalal*)? How are they remunerated?

(5) Give particulars of any customs of the money-market which influence any sort of trade.

(6) Is it at any season difficult to buy hundis?

730. (1) Are there any provincial associations of indigenous bankers besides the Nattukottai Chettiar Association of Rangoon?

(2) Are there at any place in Burma any local associations of indigenous bankers and money-lenders other than those of the Chettiars? Give particulars.

(3) How is the money-market influenced by any of these associations?

731. (1) At what rates are hundis issued—

(a) for internal remittance,

(b) to obtain credit?

(2) Are there seasonal variations in these rates? If so, what are the causes of these variations?

(3) How does the Imperial Bank of India rate affect the bazaar rate, and *vice versa*?

### Co-ordination.

732. (1) What relations exist between—

- (a) indigenous bankers of the same class,
- (b) indigenous bankers of different classes,
- (c) indigenous bankers and other banks (*i.e.*, the Imperial Bank of India, the Indian and foreign joint-stock banks and the co-operative banks)?

(2) To what extent do the Imperial Bank of India and the Indian and foreign joint-stock banks give the indigenous bankers preferential treatment over other customers?

(3) Do the Imperial Bank and the other joint-stock banks in times of difficulty, give as much support as they should to indigenous bankers who, though not offering government paper as security, offer such good security as produce in godowns or title-deeds of land or house-property held by the indigenous banker as security for loans to his clients?

(4) Do they in other respects give as much support to indigenous bankers as they should?

733. (1) To what extent does co-ordination exist between indigenous bankers and other bankers in the provision of credit for agriculture, trade and industry generally?

(2) In what directions do you think that better co-ordination of this kind is desirable? Would you recommend the establishment of a provincial bankers' association, with branches in important trade centres? Please outline a plan.

734. (1) What differences are there for indigenous bankers of different kinds but of good standing in the rates of interest on advances and of discount on bills charged to them by (a) Indian joint-stock banks, (b) the Imperial Bank and (c) other joint-stock banks?

(2) How are these rates related to the rate charged by the Imperial Bank for advances on the security of government paper?

735. (1) Do persons requiring to borrow money in your district and offering good security ever find that nobody has sufficient money to lend them although some would be willing to grant the required loan if they had the money?

(2) Why cannot the indigenous bankers obtain money from Rangoon or Mandalay or elsewhere when this happens?

736. (1) Do any persons regularly lending money in your district find at some times of the year that they have a considerable amount of money for which there are no borrowers who offer reasonable security and have good use for the money? When does this happen? Does it happen every year? (Have regard both to rural and to urban areas.)

(2) What happens to the money at those times? Does it get concentrated in Rangoon and the big towns?

(3) Is it possible so to improve the organisation of lending and borrowing that these excess funds could find remunerative employment locally?

(4) Are there at the times mentioned in item (1) other places in Burma where the conditions are as described in Question 735? If so, how could it be arranged that the excess money of some places should be made available at other places where money is lacking?

(5) Would any improvements in means of travelling and sending messages or documents be of use in solving the problem of item (4)?

### Miscellaneous.

737. What is the public opinion regarding each kind of indigenous banker in your locality? If there is a prejudice against any of them give particulars; state also (a) how the prejudice arose, (b) whether you think it is justified and (c) how it can be removed.

738. (1) It has been said that many people take loans from Chettians saying they will use the money for cultivating their land and in fact use the money to lend to others at a higher rate of interest. Does this happen in your locality? To what extent? What harm results? What remedies are available?

(2) What other cases are common of borrowing for one purpose and pretending another?

739. (1) Do indigenous bankers of any class sometimes ask borrowers unexpectedly to repay their loans immediately or at short notice even when the security is good and there has been no previous arrangement for repayment at that time?

(2) What reasons do they generally give to the borrowers on these occasions?

(3) What are generally their real reasons?

(4) Do they ever ask for such repayments because a more profitable use of their money is offered elsewhere?

(5) What kinds of borrowers are affected by this practice?

(6) What remedies are available?

740. (1) Are there any other well-founded complaints about the way indigenous bankers deal with their borrowers or depositors?

(2) What remedies do you suggest?

741. (1) What other improvements do you suggest in the way indigenous bankers of any kind do their business?

(2) Does the public suffer any inconvenience through the Chettiar practice of changing agents every three years? Is this inconvenience compensated for by any advantages to the public?

742. What legal or other difficulties do indigenous bankers experience in carrying on their business? What remedies can be applied?

743. Are the indigenous bankers sufficiently protected in law? What new safeguards or privileges should be given them?

744. (1) Should a preferential claim upon the crops or cattle of a cultivator be given under any circumstances to a person who has lent that cultivator money? Under what circumstances? With what restrictions and precautions? Should the claim be restricted to lenders registered in some way as bankers or regular professional lenders? Should the claim be restricted to loans registered in some way? If so how should they be registered? If not, how would competing claims

of this kind be treated? How in any case should the claim upon a tenant rank with regard to the claim of his landlord for (a) rent, (b) advances? Would cultivators be likely to find their borrowing power reduced by such legislation?

(2) Could legislation provide that an innocent purchaser of the produce, with or without knowledge of the claim, should have a good title to the produce free from all claims of the lender? What reasons are there for and against such legislation? Do you recommend it? What supplementary provisions would you make?

745. (1) What other changes should be made in the law relating to the business of indigenous bankers?

(2) Should legislation be undertaken to compel indigenous bankers to render periodical accounts to their borrowers? What should the periods be?

(3) Is any legislation or other action desirable to ensure fairness in the transactions between indigenous bankers and cultivators or other customers? If so, please give particulars.

(4) Should legislation be undertaken to enforce publication of balance sheets by indigenous bankers of any class, or to regulate their business in any way? How often and in what manner should balance-sheets be published?

(5) What other measures should be adopted to enable indigenous bankers to carry on their business more conveniently or so that they can serve the public better in any way?

(6) What objections would indigenous bankers be likely to offer to the proposals mentioned in this question or in your answer to it?

746. (1) Should every person carrying on a regular business as an indigenous banker be required to get registered by Government? How would this be of use to the public?

(2) Should any privileges be given to bankers so registered? *e.g.* should they have special rates of stamp-duty for bills, pro-notes, mortgages or any other kind of document? Should they have a preferential claim upon crops of their borrowers?

(3) How otherwise would licensing confer any benefit upon indigenous bankers?

(4) How should the question be decided whether any particular person should get a license or not? Who should decide?

747. (1) Are many people averse to depositing their money with a Chettiar or other indigenous banker because the income-tax officers learn from the banker's accounts the amount of their deposit and of the interest paid for it?

(2) Is there anything here calling for remedy? What remedy do you advise?

(3) Have indigenous bankers any other reason to complain of unfairness with regard to income-tax? How does this come about? What is the effect upon their business or upon the development of banking in Burma? What remedies are available?

748. (1) On what basis do indigenous bankers of any kind estimate the value of agricultural land offered to them as security?

(2) For what proportion of its value do indigenous bankers of any kind consider agricultural land good security for a loan to a cultivator or to a landlord who does not cultivate?

(3) On what basis do indigenous bankers of any kind estimate the value of house-property offered to them as security? For what proportion of its value do they consider such property good security for a loan?

(4) For what proportion of their value do indigenous bankers consider gold ornaments good security for a loan?

749. (1) Do indigenous bankers of any kind in your locality, when paying out money, make a charge in consideration of giving notes instead of silver?

(2) Do any make a charge for giving silver instead of notes?

(3) Do any make an allowance to a customer who consents to receive either silver or notes instead of the other of these?

(4) Do any when receiving money from a customer make an allowance in consideration of getting either silver or notes instead of the other?

(5) For any such charge or allowance which is made, say in what circumstances it is made, why it is made and how much it is. Say also how long the custom has existed.

750.) *Under these numbers please answer Questions 508, 510, 512*  
 751. *and 513, respectively, unless you are answering them in*  
 752. *Chapter V.*  
 753.)

754. (1) How would the business of any indigenous bankers in Burma be affected if Burma were separated politically from India?

(2) What would those bankers be likely to do in consequence?

### Development of Indigenous Banking.

755. (1) Is the indigenous system of banking capable in itself of such development as will satisfy the needs of the country?

(2) Along what lines should a beginning of such development be attempted?

756. Is the indigenous banking system in your locality in any way connected with the principal money-markets, whether within or without Burma. If so, what is the nature of that connection? If there is no such connection, do you consider it (i) possible, (ii) desirable to create it?

757. (1) With the object of creating a closer connection between the indigenous banking system and the principal money-markets, would you approve any of the following plans? State what you think are the advantages and disadvantages of each plan :—

(a) the establishment of a branch of some joint-stock bank in every district where at present one does not exist; (See Question 758 below);

(b) the establishment of a local joint-stock bank with a local directorate in every district where at present there is no branch of a joint-stock bank; (See Question 758 below);

(c) the establishment of agencies of joint-stock banks or the Imperial Bank of India, held by local indigenous bankers;

(d) the amalgamation of the business of the indigenous bankers of each locality into joint-stock banks owned and controlled by those local indigenous bankers? (See Question 759 below.)

(2) Please suggest any other plans for attaining the same object and point out their advantages and disadvantages.

(3) Would any of the plans be improved by the use of any form of the *kommandit* principle described in the note at the end of this chapter of the questionnaire?

(4) Would any of the plans be liable to dangers or difficulties arising from (a) excessive competition between banks or (b) monopoly?

(5) Would the new banks in any of the plans suggested be able to attract enough business to make their establishment profitable?

(6) Which of all the plans mentioned in the first part of this question, or suggested in your answers to the second and third parts, do you prefer?

758. If either of the plans (a) or (b) of Question 757 is adopted would any of the following dangers be serious? How could each danger be avoided?—

(a) the danger that the joint-stock bank would by competition swallow up the indigenous bankers;

(b) the danger that the joint-stock bank might fail to make adequate use of the local knowledge and experience of the indigenous bankers;

(c) the danger that the joint-stock bank might not inspire confidence in the depositing public of the locality;

(d) the danger that the local branch of a joint-stock bank in a small centre might not lend its deposits in the locality, but transfer them to its headquarters for lending in a larger trade centre.

759. With regard to plan (d) of Question 757 it has been suggested that if the partners or proprietors of indigenous banking businesses are members of Hindu joint families there is a difficulty in arranging combination of such businesses. Is this difficulty real for all kinds of Hindus (especially Chettians)? How can it be overcome?

760. (1) Assuming that it is possible to create a connection between the indigenous banking system and the principal money-markets, would you regard it as desirable or essential that a Central Reserve Bank should be established to create a bond between all the elements of the banking system?

(2) If so, should the indigenous banks be linked with the Central Reserve Bank directly? How otherwise? How would your reply be affected if plan (c) or plan (d) of Question 757 were adopted?

761. How can an increase be made in the number of trade-bills suitable for the Central Reserve Bank to discount?

762. What changes would you make in your answers to any of the Questions 755 to 761 inclusive if Burma were separated politically from India?

763. Please answer Question 801 here if you are not answering it in Chapter VIII.

## NOTE.—THE KOMMANDIT PRINCIPLE.

The *kommandit* principle in a simple form is the principle of section 70 of the Indian Companies Act, which provides that in a limited company the liability of any or all of the directors may be unlimited if so defined by the memorandum of association. In Germany this principle has been used in the *Disconto-Gesellschaft*, and in the *Darmstädter und Nationalbank*, which are two of the four largest banks of the country. The partner-directors have unlimited liability, and receive no salaries, but share to the extent of 20 per cent in the profits after a dividend of 4 per cent to shareholders has been provided. The law requires the reserve fund to reach one-third of the capital before the entire profits can be divided.

Another form, also used in Germany, is that in which a large bank becomes a silent partner with limited liability in a private bank at an outlying place instead of opening a branch there. The object of this is to limit the number of institutions able to create liabilities for the bank in the way that branches would. It has been urged however that the difference from a branch is merely formal, and that the leading bank cannot abandon a *kommandit* (that is, the local bank) any more than it could a branch; while there are various difficulties with a *kommandit* which do not arise with a branch. The advantage to the leading bank of the local knowledge and connections of the *kommandit* (in comparison with a branch) is accordingly said by some to be less than might be expected. But others say that the local director's special knowledge has great value, and that his unlimited liability makes him more cautious in his management of the bank than a branch manager would be. And the fact remains that the system has continued in Germany for seventy years or more.

It was reported in the *Rangoon Gazette* of the 28th September 1929 that during October a final decision would be taken whether the Deutsche Bank will combine with the *Disconto-Gesellschaft*, which as mentioned above is managed on the *kommandit* principle.

In France the *Société en Commandite* seems to be the same as a limited partnership in English law. A *commanditaire* is a partner who takes no part in the management of the business and is liable for losses only to the extent of his contribution to the capital; this is the same as a limited partner in England.

The German forms have been recommended by Mr. B. T. Thakur for application in India. (See his book "The Organisation of Indian Banking," pages 352 to 354.)

## CHAPTER VIII.—JOINT-STOCK BANKING.

801. (1) What are your views as to the relative advantages in Burma of the system of a few large banks with branches about the country and the system of independent local banks? How would you prevent the evils of (a) monopoly, (b) excessive competition and (c) scattering of reserves?

(2) Do you advise getting a start made in extending joint-stock banking outside Rangoon? How could this best be done? Would you look to the Chettiers to undertake it? (See also Questions 755 to 762.)

802. Give any help you can in the discussion with reference to Burma of the following proposals for the legislative regulation of banking which have been made in India. Particularly make clear the form in which you would approve any of the proposals for application in Burma, and explain the effect of any special features you suggest for Burma and the reason why special treatment of Burma is needed. If you consider any other regulations of joint-stock banking in India should take a special form in Burma, discuss them in the same way. Note that in the proposals the term *India* includes Burma and the term *Indian* includes people of races indigenous to Burma as well as people belonging to other parts of India. In your reply the term *Burman* will be understood to include all races indigenous to Burma and also all persons domiciled in Burma, whether Indian, European or other; if you wish to use this term with a different meaning, please say so. The proposals are as follows :—

- (a) the right to organise joint-stock banks in India should be confined to Indians ;
- (b) at least a prescribed minimum of capital should be subscribed. (*N.B.*—The minimum might be prescribed by a scale according to the extent of the field in which the bank proposed to operate. Suggest a scale.)
- (c) at least a prescribed proportion of the shares should be offered for subscription only by Indians. (*N.B.*—What proportion do you suggest ?)
- (d) at least a prescribed proportion or number of the directors should be Indians. (*N.B.*—What proportion or number do you suggest ?)
- (e) certain qualifications for directors should be prescribed. (*N.B.*—What qualifications do you suggest ?)
- (f) some directors should be elected by depositors ;
- (g) nobody should be director of more than two banks ;
- (h) every bank should have at all times a cash reserve equal to the sum of 20 per cent. of its demand liabilities and deposits repayable within fifteen days and 5 per cent. of all other deposits ;
- (i) at least one-third of the cash reserve should be kept in the vaults of the bank itself ; at least so much of two-thirds of the cash reserve as is not so kept should be kept with the apex bank or its agent or with the local clearing bank ; and the balance (not exceeding one-third of the whole) may be kept as demand deposits with other banks. (Balances due to other banks are to be deducted in estimating the total of these demand deposits) ;
- (j) in addition to the cash reserve every bank should have liquid assets (including advances against gold and silver) equal to 30 per cent. of its demand liabilities and deposits repayable within fifteen days and 10 per cent. of all other deposits ;
- (k) all the banks in India (including Burma) should contribute 5 per cent. of their net annual profits to a Safety Fund from which loans would be granted to banks in times of panic or distress and loans might be granted also to ameliorate the condition of bank creditors ;

- (i) there should be a compulsory periodical examination and audit of joint-stock banks by a Government Department specially created for the purpose ; banks should pay an "examination tax" equal to 3 per cent of their net profits towards the cost of this, and Government should bear the remainder of the cost in the interest of the general welfare.

803. Should Exchange Banks in Burma be exempted from any of the proposals of Question 802 ? If so, on what terms ?

804. What difference would the political separation of Burma make to your answers to Questions 801, 802, 803 ? What should then be the apex bank ? (Consider what currency separated Burma should have.)

805. What relations exist between joint-stock banks in Burma and (a) Chettiers, (b) other indigenous bankers and money-lenders, (c) co-operative banks ? Would there be advantage to the country in general if such relations could be developed in any way ? How should a start be made ?

## CHAPTER IX.—CO-OPERATIVE BANKS AND SOCIETIES.

### Agriculture—Crop-Loans. (See also Questions 1—13.)

NOTE.—Crop-loans are loans taken by a cultivator for any purposes (in connection with either cultivation or household expenses) and expected by the lender to be repaid at the next harvest.

901. (1) Do some cultivators in places where there are co-operative credit societies prefer to get their crop-loans without joining such a society ?

(2) Why do they prefer this plan ?

(3) What other advantages and what disadvantages do they find ?

(4) Are they for any reasons compelled to adopt this plan ? What are these reasons ?

902. (1) Do some members of agricultural co-operative credit societies borrow money for crop-loans outside their society ?

(2) From whom do they borrow ?

(3) Why do they borrow outside the society ?

(4) What other advantages and what disadvantages do they find in this practice ?

(5) Are they for any reason compelled to adopt this plan ?

(6) Do they take crop-loans from the society as well as crop-loans from other lenders ?

(7) How does the practice of members taking crop-loans outside their society affect the societies ?

903. (1) Do agricultural co-operative credit societies supply sufficient crop-loans to those members who ask for them ?

(2) What difficulties or defects are there ? How should they be dealt with ?

904. (1) Primary co-operative credit societies at present get nearly all the money they use to make loans by borrowing from a central bank. Would it be better if the primary societies provided their own working capital to a much greater extent?

(2) What plan do you recommend for increasing the capital or reserve funds of the primary societies?

(3) What plan do you recommend for increasing the amount of deposits obtained by primary societies from local people?

905. On account of insufficient rain, or of floods, or of other unfavourable circumstances cultivators, both in Upper Burma and in Lower Burma, often have difficulty in repaying their crop-loans at harvest. Especially in Upper Burma difficulties of this kind arise. If its borrowers do not repay at one harvest a primary society which lends from its own deposits and reserve fund has not enough money to grant fresh crop-loans for the next season, while a society which uses a loan from a central bank as working capital is unable to repay the bank. Generally a large number of people suffer from the bad harvest at the same time; consequently there is a large extra demand for money from the central bank in such years, while the occurrence of such years shows there is a certain risk attached to its loans. How can this difficulty in providing sufficient money for primary societies be met?

906. (1) If the number of primary credit societies were largely increased, would the central banks meet any difficulties in providing the societies with enough money to supply all the crop-loans required by their members?

(2) How should those difficulties be met?

(3) Would there be more difficulty if other kinds of credit societies for traders and artisans also became numerous? If so, how should these difficulties be met?

(4) Would there be more difficulty if either these societies granted also a large amount of long-term loans to their members or other co-operative societies were made for this purpose? How should these difficulties be met?

### **Agriculture—Long-term Loans.** (See also Questions 14 to 23.)

NOTE.—Long-term loans are loans which are given without an expectation that the whole will be repaid within five years.

907. (1) Do members of agricultural co-operative credit societies commonly obtain their long-term loans outside their society?

(2) In such cases from whom do they borrow?

(3) What are the advantages and disadvantages felt by the members in getting their long-term loans from those lenders?

(4) How does the practice of members taking long-term loans outside their society affect the societies?

908. (1) What difficulties do agricultural co-operative credit societies find in supplying their members with long-term loans to the extent reasonably required by them? Distinguish between loans required for paying off old debts and long-term loans for production purposes.

(2) How can the difficulties be met?

(3) Would it be better to have separate agencies for granting long-term loans? What are the advantages and disadvantages of this plan?

(4) Should those separate agencies for long-term loans be special co-operative societies? What advantages and disadvantages would this plan have?

909. (1) If arrangements are made for a large amount of long-term loans to be issued by co-operative societies, how can the money required for those loans be obtained? Explain both for the plan under which separate societies are made for long-term loans only and for the plan under which crop-loans and long-term loans are granted by the same societies.

(2) How would you manage if you found that neither the societies nor the central banks could get enough money to satisfy the need for both long-term and short-term loans? Is this likely to be the case?

910. Is the need for long-term loans as urgent as the need for crop-loans? Why?

### **Agriculture—Intermediate Loans.**

(See also Questions 24 to 26.)

NOTE.—Intermediate loans are loans which are not expected to be repaid at next harvest but are expected to be repaid within two, three or four years.

911. (1) Do members of agricultural co-operative credit societies commonly obtain their intermediate loans outside their society?

(2) In such cases from whom do they borrow?

(3) What are the advantages and disadvantages felt by the members in getting their intermediate loans from those lenders?

(4) How does the practice of members taking intermediate loans outside their society affect the societies?

912. (1) What difficulties do primary agricultural credit societies find in granting sufficient intermediate loans to their members?

(2) How can the difficulties be met?

913. (1) If you think long-term loans for cultivators should be arranged by something separate from the primary societies granting crop-loans, how do you think intermediate loans should be provided?

(2) If you think special co-operative societies should be made for intermediate loans, explain how such societies would obtain the money they would require?

### **Co-operative Marketing of Agricultural Produce.**

NOTE.—If you have answered Question 50 you need only make such additional remarks here as you wish.

914. (1) Has any one in your locality proposed the formation of a co-operative society for selling agricultural produce?

(2) Describe any difficulties that have been or would be met in getting the money required by such societies.

(3) How can those difficulties be overcome?

### **Co-operative Purchase Societies.**

915. (1) Has anyone in your locality proposed the formation of a co-operative society for the purchase of seed and agricultural implements required by its members?

(2) Describe any difficulties that have been or would be met in getting the money required by such societies ?

(3) How can those difficulties be overcome ?

916. (1) Has anyone in your locality proposed the formation of a co-operative society for supplying the household requisites of its members ?

(2) Describe any difficulties that have been or would be met in getting the money required by such societies ?

(3) How can those difficulties be overcome ?

### Loans to Traders and Artisans.

917. (1) What difficulties are met by co-operative societies in supplying reasonable loans to members who are *traders* ?

(2) What defects do *traders* find in the co-operative system in this respect ?

(3) How can those difficulties and defects be removed ?

918. (1) What difficulties are met by co-operative societies in supplying reasonable loans to members who are *artisans* ?

(2) What defects do *artisans* find in the co-operative system in this respect ?

(3) How can those difficulties and defects be removed ?

919. (1) If the number of co-operative credit societies for lending to *traders* or *artisans* were largely increased, would these societies find any difficulty in obtaining enough money to supply all the loans their members required ?

(2) If co-operative credit societies for cultivators were also increased at the same time, would that increase the difficulty ?

(3) How can the difficulties be met ?

### Bills.

NOTE.—In some countries the co-operative banks grant loans to the societies in the following way. The bank has printed forms directing the society to pay a certain amount of money to it on a certain date ; three officers of the society sign their names upon the form, which then becomes the society's promise to pay the money to the bank on some future day mentioned in the document. In exchange for such a document the bank gives the society the amount stated in it, deducting the money which will be due as interest at the time the society has promised to pay. The amount written in each bill is of course made to agree with the amount of loan required. Documents arranged and signed in this way are called *bills*, and the amount deducted is called *discount*. Chettians use documents called *hundis* in the same way ; bills are a kind of *hundi*. Usually bills for traders are not made for loans for more than three months ; but in the case of loans to agriculturists some countries have bills for six months or nine months, and this plan could be used in Burma. A co-operative bank will probably be able to transfer such bills to other banks and so obtain money with which to grant fresh loans to its societies. Promissory notes could be transferred to other banks in the same way, but they are not quite so convenient for some purposes. The important things are as follows : (i) the money borrowed by means of the bill should be used for agriculture, trading or manufacture in such a way that it will be recovered with a profit in a few months ; (ii) the period allowed by the bill for repayment should be just long enough to allow that profit to be obtained and (iii) the borrower should repay promptly on the date fixed by the bill.

920. (1) Can co-operative credit societies be taught to take loans from their central banks by drawing bills ? Will they pay the money promptly when it becomes due ? Consider the cases of agricultural societies, trading societies and artisan's societies separately.

(2) How will the societies manage if their members do not repay their loans promptly ?

921. How could the use of bills be introduced with advantage in co-operative marketing societies, co-operative purchase societies or other kinds of co-operative societies ?

922. Could the use of bills be extended in Burma so that members of societies sign bills for loans taken from their societies and the societies transfer these to the central bank ?

### Debentures.

923. (1) Under what conditions is the issue of debentures a suitable way for co-operative banks to get part of their working capital ?

(2) How much should they regard as the maximum amount of working capital to be got by issuing debentures ?

(3) What security should they offer for the debentures ?

(4) Under what circumstances and to what extent should Government guarantee such debentures ?

(5) What other terms ?

(6) What advantages and disadvantages would debentures have over deposits as a source of working capital ?

(7) Should various co-operative banks issue debentures independently, or should the issue be restricted to one bank which lent the proceeds to the others ? How would the latter plan be arranged ?

(8) Should the debentures be added to the list of investments available to trustees under section 20 of the Indian Trusts Act, 1882 ? What conditions, if any, should be imposed for this ?

### Long-term Deposits.

924. Should co-operative banks try (by offering high rates of interest, if necessary) to obtain deposits for long periods, such as ten or twelve years ? For what purposes would such deposits be used ? How could the public be induced to make such deposits ? How much interest would be necessary ? What should be the longest period ?

### Privileges.

NOTE.—1. Co-operative societies at present are exempt from income-tax in respect of their profits, and their members are exempt from income-tax in respect of dividends or other payments received by them from the societies on account of profits. Co-operative societies must however pay income-tax in respect of interest received on account of securities held by them. (See also Note at the end of Chapter XI.)

2. Government has remitted the stamp duty upon (a) all documents executed by a co-operative society and (b) all documents relating to the business of a co-operative society and executed by an officer or member of that society.

3. Government has also remitted all fees payable under the Registration of Deeds Act by or on behalf of a co-operative society or in respect of any document relating to the business of a co-operative society and executed by any officer or member of that society.

4. Co-operative societies also have the privilege of remitting money through Government treasuries and certain sub-treasuries by Remittance Transfer Receipts (R.T.R.) or cash orders free of charge, subject to a minimum of Rs. 150 being sent. In places where the treasury is managed by the Imperial Bank of India the same privilege is given by that Bank.

5. Co-operative banks, as well as co-operative societies, enjoy all these concessions.

925. (1) Allowing for a desire to stimulate the growth of the co-operative movement, do you think any change should be made in the concessions noted above? (For income-tax see also Question 1120.)

(2) What defects are there in the working of these concessions? How can those defects be removed?

926. Should the Post Office Savings Bank give interest at one per cent above the ordinary rate for deposits made by co-operative societies?

927. Some provincial governments in India pay three quarters of the commission charged by the post office on money-orders used for remittances between societies, including remittances between societies and central banks. The Committee on Co-operation in Madras recommended that the whole should be paid by Government. Should this plan be adopted in Burma? State reasons for and against. How much should Government pay?

928. What other financial concessions is it desirable to grant to co-operative societies besides those mentioned above? What precautions and limitations are necessary for the concessions you propose?

929. In some provinces municipal committees and district councils deposit their funds with co-operative banks? Should this be done in Burma? What restrictions are desirable? Should current funds, and the balances of provident funds and sinking funds be so deposited?

930. Should any part of the deposits received by the Post Office Savings Bank in any area be lent to co-operative societies of that area? If so, how should the system be arranged and managed? What areas should be adopted?

931. Can deposits by contractors, bailiffs and others in a co-operative bank be accepted in Burma by Government and municipal committees and district councils as security? What restrictions are desirable?

### General.

932. What relations exist between any co-operative bank you know and (a) the Imperial Bank of India, (b) other joint-stock banks, (c) Chettiers, (d) other professional lenders of money?

933. Can you suggest how co-operative banks could obtain funds from joint-stock banks?

934. Is it desirable to have an apex co-operative bank in Burma?

935. (1) Having regard to the lack outside Rangoon of other banks receiving deposits subject to withdrawal by cheque, do you think that more co-operative banks should do such business?

(2) How could they be enabled to have always available the cash necessary for meeting at once all possible demands for payment of cheques?

(3) What restrictions would you impose upon co-operative banks doing this business?

936. (1) Should Government's loans under the Agriculturist Loans Act and the Land Improvements Loans Act be made through a co-operative agency? How should this be arranged? What security should the agency give to Government?

(2) For what purposes should the loans under each Act be granted in this way?

(3) What should be the maximum periods of the loans granted in this way?

937. Give particulars of any way in which the co-operative system in Burma fails to provide credit which, having regard to all the circumstances, it might reasonably be expected to provide in the present stage of its development. How can the defect be cured?

938. Please answer Questions 511, 1008, 1022 and 1027 if you have not already done so.

#### CHAPTER X.—SAVING AND INVESTMENT.

1001. (1) What do people in *towns* do with money which they do not wish to enjoy at once? How do they try to avoid risk of losing it by fire, rats, white ants, theft, flood, etc.? Answer separately for people who have large sums and people who have only small sums.

(2) How must your answers to the above question be changed for people living away from towns?

(3) Are these methods satisfactory (a) to wealthy persons, (b) to persons who have only a little money?

(4) What improvements do you suggest?

1002. Why do so many people think the best use of their money is the purchase of land? Is not the trouble of finding and dealing with tenants a great disadvantage? What are the disadvantages of other ways of using money when there is enough to buy some land?

1003. (1) Is there in Burma any considerable amount of money or of gold or silver which people keep hidden away?

(2) How much would you think there is altogether in any township or district or in the whole of Burma? How have you made this estimate?

(3) Is the practice of hiding away savings decreasing?

1004. (1) Is the practice of keeping savings in the form of jewellery increasing?

(2) Can you give a rough estimate of the value of the gold in the jewellery usually possessed by the wife of (a) an ordinary cultivator working his own land, (b) an ordinary tenant cultivator, (c) an agricultural labourer, (d) a blacksmith or other artisan, (e) a small shop-keeper? For what locality is your estimate made?

(3) Is there much additional value in the form of precious stones and pearls?

1005. In Burma in recent years there has been a large increase of rice-mills, saw-mills, electric power stations, motor cars, motor lorries, large shops; there has also been a large increase in the use of imported goods. Where has all the money come from that has been needed to provide these and many other expensive developments? How much of it represents gold or silver formerly hidden away in hoards or kept in the unproductive form of jewellery?

1006. (1) Do many people buy post office cash certificates ? What kinds of people living in towns buy them, and what kinds of people living outside towns ? For what purposes does each class buy them ?

(2) Do you recommend any changes in the scale according to which their redemption-value increases, or in any other of their terms, or in the arrangements made for their safe custody, sale and redemption or in any other particular concerning them ?

(3) What other steps can be taken to persuade more people to buy them ?

(4) Some people have said that the profit obtained through buying post office cash certificate is so large that it hinders banks in attracting deposits. Do any people in fact buy these certificates who, if the profit of these certificates were less, would deposit their money instead in Indian or other joint-stock banks or in co-operative banks or societies ? If so, is the country injured by this ?

1007. (1) What classes make use of the Post Office Savings Bank at present ? (Answer separately for towns and rural areas.)

(2) What improvements have you to suggest for the Post Office Savings Bank ?

(3) Please comment upon the following suggestions which have been made with respect to the Post Office Savings Bank :—

(a) the maximum amount of an account should be increased ;

(b) the maximum amount which may be added to the account in one year should be increased ;

(c) the hours of business should be extended ;

(d) "home-saves" should be provided so that people could save small sums in them and take them to the post office when they wished to deposit these sums in their accounts ;

(e) the restrictions upon joint accounts should be relaxed (e.g., husband and wife) ;

(f) every depositor should be allowed to nominate a person to receive payment of his money in case he dies ;

(g) deposits should be free from attachment, except sums recently deposited ;

(h) withdrawals should be paid out by the postman in the depositor's village ;

(i) interest at one per cent above the ordinary rate should be paid on deposits by a co-operative society.

1008. (1) What classes at present make use of the savings departments of the co-operative banks ?

(2) What improvements have you to suggest for these savings banks ? (Answer separately for towns and rural areas.)

1009. (1) What other institutions besides the Post Office Savings Bank and the co-operative savings banks offer the public assistance in the investment of their savings ?

(2) What classes make use of them ?

(3) What improvements in those existing institutions are needed ?

(4) What further institutions are required for this purpose in the large towns ?

(5) What further institutions are required for this purpose outside the large towns ?

1010. Complaint has been made that by the post office savings bank and post office cash certificates Government drains away from rural places money which ought to be used for rural improvements. Is this the case in Burma ? What remedy do you offer ? (See also Questions 930, 1006 and 1022.)

1011. (1) Is it desirable that district councils, municipal committees or other public bodies should open savings banks ? If so, what restrictions do you suggest for such banks with regard to their working or to the use or investment of their funds ?

(2) If such banks were opened by municipal committees some arrangement would naturally be made for payment of municipal taxes by transfer from a savings account. Should the municipal committee have any lien upon an account in respect of taxes due from the depositor ?

1012. The Royal Commission on Indian Currency and Finance (1925-26) recommended in Article 67 of its Report that Government should sell for rupees documents called savings certificates. These would be like post office cash certificates in that they could be redeemed for cash at any time, and their value would steadily increase. But they would have the special privilege that, if the owner waited till the end of three years or five years before redeeming, he would have the right to ask Government to pay him the value of his certificate in gold. Thus unlike a purchase of gold, a purchase of such a certificate would yield interest.

(1) What advantages and disadvantages are there in this plan ?  
Do you recommend its adoption ?

(2) Would the practice of hiding away gold and silver for safety be diminished if these certificates were issued ?

(3) Would people buy these certificates instead of jewellery ?

(4) Would gold and silver already hidden away be brought out to buy such certificates ? Would jewellery be sold to buy them ?

(5) Would people buy these certificates instead of buying land ?

(6) How could purchasers of such certificates be enabled to keep them safely against fire, rats, white ants, theft, flood, etc. ?

1013. If Government issued gold coins would people collect them and make ornaments of them or store them away as coins so that they would not pass constantly from one person to another as coins properly do ? Or would the effect be that people who now store up gold would cease to do so ?

1014. Many people, even amongst those who are not rich, have some money which they do not need to use at once. Sometimes they will need to use it soon, but still there is a short time in which they do not wish to use it. Bankers try to collect such money and make it useful for granting loans to other people while still being available to its owners whenever they want it. Can you suggest any way not treated in this questionnaire by which more money could be collected for use in this way ?

### Stock Exchange.

1015. How could the Rangoon Stock Exchange be improved?

1016. (1) Why is there no regular market in Rangoon for government securities and for shares and debentures ordinarily dealt in at Calcutta and Bombay?

(2) Should such a market be started? How can this be done?

(3) Should an attempt be made in any town of Burma besides Rangoon?

### Government Securities.

1017. (1) Describe how Burmans or Indians living outside Rangoon who wish to buy or sell government securities can arrange to do this. Are there special difficulties for those who cannot read and write English?

(2) How do Burmans or Indians living in Rangoon generally arrange when they buy or sell government securities?

1018. (1) What assistance in the purchase or sale of government securities is offered by (a) Government, (b) the Imperial Bank of India, (c) other banks and (d) other persons or institutions? What more could any of these do?

(2) Does any bank now offer to buy Government securities for the general public and collect the payment by instalments?

1019. Are there any inconveniences or difficulties in the transfer of government securities and in the rules relating to indorsement of such securities or the payment of interest? How can these inconveniences and difficulties be removed?

1020. What changes do you recommend in the rules (given in Section VI of the Post and Telegraph Guide) for the assistance of the Post Office in the purchase, sale and custody of Government securities and in the collection of interest upon them?

1021. Should a public debt office be opened (a) in Rangoon (b) in any other towns of Burma?

1022. (1) Should the practice of investing in government securities be encouraged amongst private investors? Should they rather be induced to invest in local undertakings or to deposit in banks or co-operative societies which finance local undertakings? Is investment in Government securities to be regarded as a first stage of training to invest more widely?

(2) What arrangements, if any, do you recommend to encourage people with small savings to take up Government securities and to enable them to do this easily?

1023. Some people have said the profit on buying Treasury Bills is so large as to create competition between Government and the banks in attracting money. Is this true? Say why you think it is (or would be) objectionable.

### Other Securities.

1024. (1) How can people in Burma who wish to buy or sell securities other than government securities arrange to do this? Answer particularly for Burmans and Indians, living outside Rangoon as well as for all classes in Rangoon.

(2) What facilities are offered in such cases by (a) the Imperial Bank of India (b) other banks, and (c) other persons or institutions?

(3) What improvements do you recommend?

### Growth of Investment and Banking.

1025. (1) Do you consider that the practice of depositing money with banks or bankers is extending with undue slowness in Burma?

(2) Why do you think this? With what other countries are you comparing?

(3) What causes the slowness? What remedies do you suggest?

1026. (1) Have you known any persons averse to depositing their money in a joint stock bank because of the time taken to cash a cheque or to pay money in to the account?

(2) Have you found the time taken for these transactions unduly long?

(3) What remedies do you propose?

1027. (1) Have you known any persons averse to depositing their money in a joint-stock bank because of the quality of the management of some banks which have failed? Do you think this feeling deters a considerable number of people?

(2) Is there a similar fear with respect to deposits with indigenous bankers or to deposits with a co-operative bank or society?

1028. Having regard to the lack of joint-stock banks outside Rangoon do you think that more co-operative banks should receive deposits on current account? What restrictions are needed?

1029. Are many people averse to depositing their money with a Chettiar or other indigenous banker because the income-tax officers learn from the banker's accounts the amount of their deposits and of the interest paid for it? Is there anything here calling for remedy? What remedy do you advise?

1030. (1) Do you consider that the practice of investment in either Government or other securities is extending with undue slowness in Burma?

(2) Why do you think this? With what other countries are you comparing?

(3) Does the difficulty of preserving documents from theft and from destruction by fire, water, white ants and other insects and animals deter people from investing in securities? What remedies do you propose to meet this? Does the same difficulty apply to fixed deposits with bankers?

(4) What other causes are there for the slowness? What remedies do you propose for these?

1031. Is the establishment of investment trusts feasible in Burma? If there are difficulties, how can they be overcome? Can suitable directors and managers be found for the remuneration the trusts could offer?

### **Insurance.** (See also Question 53.)

1032. To what extent do people outside Rangoon insure (a) their lives and (b) their property?

1033. Do you know of any person who although in good health found difficulty in arranging an insurance of his life for a reasonable premium? What was the difficulty? How can it be met?

1034. What difficulties are there in Burma in arranging insurance of merchandise and other property against fire, theft, flood and other accidents? How can they be met?

1035. Do you approve the view that as the people are acquiring the habit of saving through insurance, restrictions on the operations of non-Indian insurance companies should be introduced? Please give reasons.

1036. (1) Should Government offer annuities for sale through the Post Office as is done in England?

(2) Would investors in Post Office Cash Certificates be likely to keep the certificates till they ceased to earn an income and then redeem the certificates to buy such an annuity?

(3) Would any others be likely to buy such annuities?

1037. Is any real development of life insurance and annuity business, whether by Government or by companies, possible in Burma without a large improvement in the collection and tabulation of death statistics? What should be done in this direction?

## **CHAPTER XI.—MISCELLANEOUS.**

### **Vernacular Script in Banking.**

1101. (1) Have you any suggestions to make regarding the use of vernacular scripts in banking? (e.g. in pass-books, pay-in slips.)

NOTE.—For cheques see Questions 516 to 521.

(2) What languages and scripts would you permit?

(3) Would you forbid the use of any languages and scripts under any circumstances?

### **Pawnbroking.**

1102. (1) What rates of interest are charged by pawnbrokers in your locality? Do you recommend fixing a lower rate than this as a maximum? Should the rate be made as low as possible without regard to the consequent fall in license-fees or to the possible evil of encouraging excessive use of pawnshops?

(2) What other measures do you propose for the regulation of private pawnbrokers?

(3) Do you recommend the opening of pawnbroker's shops by Government or by district or municipal councils? What do you think of the plan of appointing to each shop a guarantor who, for a commission upon loans, would determine the maximum advance for each pledge and would pay any deficit in case the pledge had to be realised? Could this plan be combined with a plan for municipal banks? (See Question 1011.)

### **Equitable Mortgages.**

1103. (1) Should the privilege of making an equitable mortgage by delivery of title-deeds without the execution of a mortgage-deed be extended to the whole of Burma or to any part of Burma outside the towns where it exists at present?

(2) Could the use of commercial bills be encouraged in this way?

### **Title in Land.**

1104. What changes should be made in the Land Records or the Registration of Deeds systems or elsewhere to simplify or cheapen the investigation of title in land?

1105. What advantages and what disadvantages would there be if each district printed and sold to the public at the end of each year a copy of the entries made in the Registration Index Books for that year throughout the district? Do you recommend that this should be done?

### **Public Funds in Banks.**

1106. What conditions should banks satisfy to be permitted to keep the balances of municipalities, district councils, universities and other public bodies in Burma?

### **Imperial Bank of India.**

1107. In recent years the Imperial Bank of India has opened many new branches. What has been the result in Burma with respect to—

- (a) the encouragement of saving and investment;
- (b) the promotion of trade and industry;
- (c) the facilities for agricultural credit;
- (d) the indigenous banking system;
- (e) the extension of joint-stock banking by the opening of new banks or of branches of existing banks;
- (f) the rate of interest on loans and the cost of buying hundis;
- (g) any other matters?

### **Usurious Loans Act.**

1108. (1) Do many people know this Act exists?

(2) Do many debtors in your district ask for the application of the Usurious Loans Act when sued for their debts?

(3) Do civil courts apply the Act without being asked by the debtor to do so ?

(4) Are there many cases in which the Act should palpably be applied but is not ?

1109. (1) Does a debtor who asks for the Act to be applied find greater difficulty in consequence in getting credit afterwards ?

(2) Does that happen if the court applies the act without being asked by the debtor to do so ?

(3) Are there any other disadvantages for a debtor who (a) claims the benefit of the Act or (b) is given that benefit without asking for it ?

1110. Do lenders commonly protect themselves against application of the Act by getting new bonds executed just before bringing their suit, the principal of the new bond being made up of the principal and interest of the old bond and the borrower having no means of showing to the court that the new amount is made up in this way ? Is legislation required to remedy this ? Would a law requiring the lender to give the borrower a statement of the account every six months (or every year) be appropriate ?

1111. How will any law limiting interest affect borrowers who have little or no security to offer ? If the law recognises that interest must correspond to the lender's risk, what is the limit to the rate that must be paid by a tenant cultivator with no property ? If the law fixes an absolute limit, will not the borrowers seek out lenders prepared to break the law and pay the present rates increased further to cover the lender's risk of punishment ?

1112. How would any of the remedies you suggest or approve meet the case of the borrower requiring money so urgently that he is willing to sign a bond for a principal much in excess of what he actually borrows ? The Act includes this excess in "interest ;" but will the borrower be able to prove the excess ?

1113. (1) What advantages and disadvantages, either for individuals or for the country in general, would arise if the Act were used more frequently ?

(2) How could more frequent use of the Act be brought about ?

(3) Do you recommend the adoption of those measures ?

(4) Is there a danger that measures designed to encourage the use of the Act might lead to (a) widespread attempts to repudiate just debts or (b) extravagance in incurring debt or (c) greater readiness on the part of people in general to break contracts ? Do these dangers attend the measures you recommend ? How should they be met ?

1114. Is it true that borrowers anxious to get money will try to evade whatever law of this kind is made ? Is it possible to prevent evasions effectually ?

1115. (1) Do you recommend any amendment of the Act ? Give particulars.

(2) Do you recommend the repeal of the Act with or without the substitution of different legislation ? Give reasons.

### Insolvency of Agriculturists.

1116. What changes are required in the Provincial Insolvency Act with respect to agriculturists ?

1117. (1) If cultivators who have no hope of paying their debts went through some sort of insolvency procedure what advantages and disadvantages would they find ?

(2) Is it desirable that a considerable number of agriculturists should go through such a procedure ? What would be the effect upon the lenders and upon the conditions of agricultural credit ?

1118. Can you suggest any plan for setting up conciliation boards which would deal with deeply indebted agriculturists so as (1) to insist upon their paying all they can pay in a reasonable time and (2) to relieve them of the rest of their debts so that they could have a fresh start financially ?

1119. Is it common for heirs of a deceased person to accept responsibility for his debts in excess of the value of the property inherited ?

### Co-operative Societies and Income-tax.

1120. All the Provincial Banking Enquiry Committees have been asked by the Government of India to examine the possibility and desirability of granting special exemptions from income-tax with a view to stimulating the growth of the co-operative movement. What measures with regard to the assessment of income-tax upon co-operative societies and upon their members and debenture-holders do you recommend in Burma ? Is any modification of your proposals proper for (a) societies whose by-laws forbid all distribution of profits or (b) societies whose surplus, in case of winding-up, is required by their bylaws to be devoted to a public purpose or to the foundation of a new co-operative society and may not be shared amongst the members ?

(NOTE.—A note upon this subject is given immediately below. Attention should be given to the case in which one society is a member of another as well as to the case of individual members of a society.)

#### NOTE.—CO-OPERATIVE SOCIETIES AND INCOME-TAX.

1. Under a Notification issued under Section 60 of the Indian Income-tax Act the "profits of Co-operative Societies or the dividends or other payments received by the members of any such societies on account of profits" are exempt both from income-tax and from supertax, but have to be taken into account in determining the total income, for the purpose of fixing the rate of tax on the taxed (other) income. By an executive instruction the word "profits" has been interpreted as being confined to profits in the strict sense of the word, that is to say, profits or gains from business, and as excluding income from interest on securities or dividends. The reasons for this interpretation are—

(a) in the Act "profits" are confined to profits from "business," and

(b) the profits or dividends in a co-operative concern are merely repayment of over-charges, whereas income from outside investments represents real profits.

2. Without challenging the above interpretation, the Madras Central Urban Bank Limited claimed exemption some time ago in respect of (a) interest on securities and (b) interest on deposits with another provincial co-operative bank. The claim was made on the ground that the deposits and investments were a necessary part of the business of the Bank, and therefore the income from these was an integral and inseparable part of the profits. The matter was taken to the Madras High Court, which decided that the investment of the fluid assets of the Bank could not be held to be a necessary part of the business of the Bank, and that the exemption claimed was inadmissible.

3. In England societies registered under the Industrial and Provident Societies Act, 1893, were originally exempt from payment of income-tax on income from public securities and also on profits from business, unless the societies sold to non-members ; but no member or employee of a society had any special exemption. The justification for the exemption of the societies was two-fold. (1) The bulk of the profits was, as stated in paragraph 1, really not profits in the ordinary trading sense but represented mere repayments of excess charges made in the first instance. (2) Even in respect of that part of the profits which was actually trading profit, the bulk of the members being poor people not liable to income-tax, it was not necessary to use the machinery of these co-operative societies to tax their members ; and if any member was liable to be taxed, the profits received by him which did not represent mere repayments of excess charges could not escape assessment in the ordinary course. These concessions were examined by the Royal Commission on Income-tax in 1920 (for England) and the majority of the Commission came to the following conclusions :—

- (a) a co-operative society should be treated exactly as a company in assessment to income-tax, dividends upon purchases being reckoned as discounts (and therefore as expenses of the business) whether paid to members or to non-members ;
- (b) individual members of societies should be taxed upon their incomes, including interest on shares in a society, in exactly the same way as other persons ;
- (c) dividend upon purchases is not income for the purchaser, whether he is an individual or a society ; but when the price paid is charged as an expense in estimating assessable income, the net price (calculated by deducting the dividend from the original price) must be reckoned ;
- (d) whether income-tax due from members in respect of payments made to them by societies should be deducted at the time of payment is merely a matter of administrative convenience.

Thus any part of a society's net proceeds which is not actually returned to members as dividend or discount, and all income derived from invested reserves, is a profit which should be charged to income-tax ; while the mode of investment of the reserves is irrelevant.

4. The practice in some other countries is as follows :—

In the Union of South Africa, the income of companies and societies not deriving profits from transactions with non-members is exempt from income-tax, except as regards income from investments.

In Canada the incomes of mutual corporations not having a capital represented by shares, are exempt from income-tax if no part of the income inures to the profit of any member.

In the Commonwealth of Australia, a co-operative society is taxed on its net income after deducting (a) rebates paid to members in respect of purchases and (b) sums distributed to shareholders as interest or dividends on shares. In the Provinces societies established not for profit are wholly exempt in respect of all their income, including income from investments, except in West Australia where tax is levied on investments unless the society is for the purpose of improving agriculture.

In New Zealand, roughly speaking, all co-operative societies connected with dairy farming are exempt.

In New South Wales co-operative societies are exempt in respect of (a) undistributed profits, rebates or bonuses paid to members and (b) dividends or interest derived from shares or bonds in other co-operative societies.

5. The view taken by the Government of India as regards tax on income from securities, or from the rental value of property was that exemption was clearly inadmissible. The argument for exempting profits is that the so-called profits are not strictly profits at all. This argument does not apply in any way to income earned by the investment of cash in securities outside the business or in land; and, however much the encouragement of co-operative societies may be desired, there is no justification for the extension of such a privilege, which would be a bounty in indirect form given at the expense of the general tax-payer. The privilege would moreover be capable of becoming a serious danger to the revenues of the Government. The tax collected from co-operative societies during the last three years has been very small; but it is growing, having nearly doubled itself in two years. The latest figure is about half a lakh a year; and it seems likely that the loss resulting from granting the concession may increase considerably as the co-operative movement continues to grow and as the existing tax-free securities are paid off.

6. The attention of the Government of India has been drawn to the possibility, if the concession were granted, of evasion of tax by wealthy individuals through the medium of co-operative societies. It might be possible for societies to be registered under the Co-operative Societies Act and at the same time to be nothing more than societies for the investment of capital in securities and shares outside the co-operative movement. A wealthy individual who formed such a society with a number of smaller members with the object of investing his money would escape tax. It would, be possible for the Registrar of Co-operative Societies to cancel the registration of such societies if abuses of the sort contemplated came to his notice; but this does not seem to be a sufficient remedy. It would impose a new responsibility upon the Registrar of Co-operative Societies, and in any case would only be applied after evasion had taken place.

7. Recently a proposal was made to the Government of India that not only the interest on the securities held by co-operative societies but also interest on the debentures issued by these societies should be exempt from income-tax. The two considerations that govern the exemption of the profits of co-operative societies from income-tax, viz., that the profits are not real profits in the trading sense and that the bulk of the members of the co-operative societies are people whose income are below the taxable limit, do not apply in respect of interest on debentures issued by co-operative societies and held by outsiders.

The exemption from income-tax of such interest would for all practical purposes be equivalent to a subsidy given to the co-operative movement to enable it to secure money at lower rates of interest than it otherwise could. Further, there is no obvious reason for distinguishing debenture holders from ordinary depositors in this way.

8. A short statement of the various privileges accorded to co-operative societies is given in Chapter IX, above Question 925.

## CHAPTER XII.—LAND MORTGAGE BANKS.

NOTE.—That Questions 1201 to 1230 inclusive relate only to the problem of supplying long-term loans to landowners who cultivate their land themselves. The case of other landowners is treated in Question 1231. By a *long-term loan* is meant a loan for five years or more. The matters mentioned in Questions 20, 21 and 22 of Chapter I should be borne in mind throughout.

### Banks for Practical Cultivators.

1201. Should the banks be established as private firms, as joint-stock companies, as co-operative societies, or as banks incorporated under special legislation with a co-operative character or as government agencies? If not established as government agencies, what part should Government have in their constitution?

#### *Banks of a Co-operative Character for Practical Cultivators.*

1202. Should the public be invited to take shares? If so, on what terms? If not, how should the initial capital be provided? Particularly say what part Government should play here, and how Government should obtain any money you propose that it should subscribe.

1203. Should borrowers be compelled to take shares as a condition of receiving a loan? Should the number of shares so taken be proportional to the loan?

1204. Whether borrowers take shares or not, what liability should they have for the debts of the banks?

1205. What share should borrowers have in the control of the banks?

1206. What should be the area of operations of a land-mortgage bank? With such an area will it require branches? If so, how will they be managed? Will any kind of federation or other association of land-mortgage banks be necessary or desirable? If so, how should that be arranged, how widely should it extend, and how much power should the federation have over the individual banks which are its members?

1207. (1) If the banks are on a co-operative basis should they confine themselves to long-term loans, or should they endeavour to supply all the credit the borrower needs? In the latter case will they in fact (having regard to the extent of their area of operations) control his borrowings? Will he not still borrow elsewhere for unproductive purposes and for other purposes for which the bank refuses further loans?

(2) If the banks granted crop-loans as well as long-term loans, would they injure the co-operative system in any way?

(3) If the banks confined their operations to long-term loans would they injure or benefit the co-operative system in any way?

1208. In what cases should banks of a co-operative character grant loans which are not self-liquidating—that is to say, which are not so applied that the borrower's income is increased by sufficient to meet the annual payments of the loan? (For example, consider a loan of reasonable amount to build a house for the cultivator to live near his land.)

1209. Should any maximum be appointed for either the size or the period of a loan? If so, should it be determined by the bank itself or by notification or by law? What maxima do you think suitable for the various parts of Burma? Would you adopt lower maxima for the early years of a bank's working?

1210. Is the system of equated payments covering both interest and principal suited to Burma? If so, how frequent should the payments be? If not, what system do you recommend? Do you think it possible to leave it to bank managers to make a reasonable demand for payment of an instalment of the principal whenever the borrower disposes of produce?

1211. (1) Do you agree that if the bank, by lowering too far the rate of interest charged to its borrowers, failed to pay its creditors, the borrowers would be even more unfortunate than if they had continued to pay the higher interest charged by other lenders?

(2) Do you advise charging a rate of interest which would yield the bank such a profit that it could build up invincible reserves or a low rate that borrowers (assuming they are trying to pay) could pay it with so much less difficulty that the bank would have less defaults?

(3) About what rate of interest do you think suitable in your district under present conditions? Is any differentiation of rates appropriate (a) for different classes of borrowers or (b) for different parts of the district?

(4) Would a different rate (or scale of rates) be needed in other parts of Burma?

(5) Should any rate or maximum be fixed by law?

1212. (1) Is it possible for co-operative land-mortgage banks to allow borrowers to postpone payments on their loans when the harvest or the price obtained for it is small? If you think such concessions should sometimes be made, do you recommend leaving them to the bank-manager's discretion? If not, how would you control and limit them?

(2) Is it feasible to insist upon prompt payments and let the borrowers take short-term loans where they can to tide them over to a better harvest? Would this not be more economical in practice than postponements, seeing that it would tend to adjust the short-term loans to actual needs as the needs arose, and to compel borrowers to retrench expenditure rather than allow arrears of their loans to accumulate?

1213. Should personal sureties be required in addition to a mortgage as security?

1214. Should mortgages be simple, usufructuary, or of any other special type ?

1215. For what proportion of its value should land be accepted as security for a loan ? Should there be a differentiation here for different kinds of land and for different localities ? Should any other property be accepted as security ? If so, in what circumstances, to what extent, and for what proportion of its value ?

1216. (1) What rules would you adopt for controlling the transfer of loans to heirs of deceased Buddhist borrowers ? Consider amongst others the cases in which the heirs are improvident, or non-agriculturist, or minors. (It is assumed the deceased borrower's land is not extensive enough to provide profitable holdings for all the heirs.)

(2) Would it be desirable to increase the interest on loans sufficiently to pay for the insurance of the outstanding amount of the loan against the borrower's death ?

1217. Under what circumstances should a loan be callable ?

1218. (1) On what condition should co-operative land-mortgage banks established for practical cultivators (and possibly having some special privileges such as those mentioned in Questions 1228, 1229 and 1230) be permitted to lend also to ?—

(a) superannuated cultivators whose land is worked by their children or other heirs ;

(b) widows and unmarried daughters of deceased cultivators ;

(c) sons of deceased cultivators ;

(d) other landowners who are not practical cultivators.

(2) On what conditions should such banks be permitted to depart in any other way from the sphere of loans to practical agriculturists secured primarily upon agricultural land (with, of course, any sort and amount of supplementary security ?)

*Banks of any kind for Practical Cultivators.*

1219. What special powers or privileges should be given to land-mortgage banks of any of the descriptions mentioned in Question 1201 for recovery of their loans or of periodical payments due on them ? What simplification of the usual legal processes of such a case do you recommend ?

1220. (1) Should any working capital of a land-mortgage bank be obtained from current deposits, fixed deposits, savings deposits, saving certificates (like post office cash certificates), debentures, any other device ? If there are branches or associations of banks (see Question 1206), what corresponding arrangements should be made with relation to the collection and sharing of working-capital ?

(2) The Bank of France in consideration of its right of note-issue pays the Government a tax upon the amount of bank-notes issued by it, and a large proportion of the proceeds is assigned to the land-mortgage banks system as working capital for long-term loans to agriculturists. Is any assignment of revenue possible or desirable in Burma to provide working-capital for land-mortgage banks ?

(3) Can land-mortgage banks raise any adequate amount of working capital in Burma by any of the means mentioned here or in

your answer to the first item of this question? Do you recommend trying to raise capital for Burma banks by any such means in India (where most other provinces also contemplate the organisation of land-mortgage banks)? Where else? What chance is there of success? What rates of interest and what other conditions are necessary for success?

(4) Would the political separation of Burma from India make any difference to your answer to any part of this question?

1221. (1) Should any guarantee be given by Government for either the principal or the interest in the case of money raised by banks of any class mentioned in Question 1201 by any manner mentioned in Question 1220 or in your answers to these?

(2) What measures do you recommend to protect Government against unnecessary loss on account of such a guarantee?

(3) Would Government, by taking part in organising land-mortgage banks, incur any moral responsibility (apart from explicit contracts of guarantee) for moneys entrusted to the banks? What precautions are necessary to avoid such a responsibility?

1222. If Government lent to banks of any class mentioned in Question 1201 or bought their debentures or guaranteed any loans or debentures for them, would any special difficulty be likely to arise in enforcing the claims of the banks against defaulting borrowers and their land?

1223. To what extent should Government consent to buy debentures of land-mortgage banks or lend to the banks in any way?

1224. If Burma were separated politically from India, how far could Government go in lending to land-mortgage banks, or guaranteeing their loans from the public without weakening its own credit?

1225. Should the amount of working-capital borrowed by a land-mortgage bank be limited to a fixed multiple of its share capital or of its total owned capital or in any other way apart from the amount of mortgages or other cover provided?

1226. Is any difficulty likely to be experienced by land-mortgage banks in *Lower* Burma in connection with any of the following matters? If so, how can the difficulty be met?—

(NOTE.—See next question for Upper Burma.)

- (a) the supply of working capital available to the banks on terms allowing reasonable terms to be given to their borrowers;
- (b) the supply of competent managers, accountants, valuers;
- (c) the establishing of sound title in land offered for mortgage;
- (d) the habits of the people with respect to repayment of debts, their attitude towards monotony of all kinds, and their probable behaviour with reference to payments which have to be made repeatedly through a long term of years;
- (e) the variations of outturns and prices;
- (f) the diminishing competitive power of Burma rice in the world market, and the increase in the use of wheat by Japan and China;
- (g) mutual competition of numerous land-mortgage banks in raising capital;
- (h) the high rate of mortality amongst the people;
- (i) the high rate of mortality amongst cattle.

1227. What differences in your answer to Question 1226 are necessary for application to Upper Burma? Consider particularly (but not solely) the difference in the variations of the harvest and in the supply of competent managers acquainted with local conditions.

1228. Should debentures of land-mortgage banks of any type be added to the list of investments available to trustees under section 20 of the Indian Trusts Act, 1882? What conditions, if any, should be imposed?

1229. Should the existing concessions to co-operative societies in the matter of stamp duty and registration fees and remittances be extended to all land-mortgage banks, or to any class of these banks? Should any distinction be made with respect to urban business done by such banks?

1230. How should land-mortgage banks be treated with regard to income-tax (compare Question 1120)?

### Banks for other Landowners.

1231. (1) For what purposes do land-owners belonging to class (d) of Question 1218 require a land-mortgage bank to grant them loans?

(2) Are joint-stock banks which can finance paddy-milling and other industries best suited to these excluded land owners and able to deal with business on their scale more economically than could banks designed for business on the smaller scale of practical cultivators?

(3) Would there be enough business to support banks specialising in the loans required by this class of borrowers? Would they be likely to be able to raise the capital they would require?

(4) Would there be any special difficulties in working such banks in Upper Burma?

(5) If such banks were established would there be any considerable class unable to comply with their terms and yet excluded from the co-operative banks for practical agriculturists? Is it not wise to leave the problem of this class until the banks for the larger classes of borrowers have been organised?

### General.

1232. Please give any further help you can with respect to practical questions arising in an attempt to establish land-mortgage banks in Burma.

### CHAPTER XIII.—BANKING LAW AND PRACTICE.\*

1301. (1) Should the term *banker* be defined in the Negotiable Instruments Act?

(NB—See also item 5 of this question, Question 1311, and the note at the end of this Chapter throughout this question. Have regard to "indigenous bankers as defined in the Note above Chapter VII.")

(2) Can this definition be given satisfactorily otherwise than by instituting register of bankers?

(3) If a register of bankers is instituted—

(a) what should be the qualifications for admission to the register?

(b) who should decide upon applications for admission?

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\* In printing the replies the several questions of this chapter have been treated as separate sections, save that No. 1311 has been associated with 1301, while 1307 and 1308 have been taken together.

- (c) should unregistered persons be forbidden to do business under any title including the word *bank* or any of its derivatives ?
- (d) should the *privileges* given to bankers by the Negotiable Instruments Act, the Banker's Books Evidence Act or any other law be confined to registered bankers, while every person who carried on business under a title including the word *bank* (or any of its derivatives) or held himself out as a banker would be subject to all *restrictions* imposed upon bankers by law ? (See item 5 of this question.)
- (e) Should any kinds of banking business be forbidden to unregistered persons ?

(4) If you prefer another plan describe it and give a definition of *bank* or *banker* suitable for the Negotiable Instruments Act, having regard to the matter of item 5 of this question. Explain also how your definition would apply to persons who combine banking business with some other business to which it may or may not be subsidiary.

(5) The term *banking* is used in sections 4 and 259 of the Indian Companies Act without definition ; *banker* is used in Articles 1 and 53(1) of Schedule 1 of the Indian Stamp Act with the definition—in section 2 (1)—that *banker* includes a bank and any person acting as a banker ; in the Bankers' Books Evidence Act the terms *bank* and *banker* mean " any company carrying on the business of ' bankers ' (and also persons to whom the act is extended by notification in the Gazette.) Should a definition be inserted in the Indian Companies Act ? Should any change be made in the other definitions mentioned ? Suggest a satisfactory definition for each act. (See also item 3c of this question and the note at the end of this chapter.) For each question consider the case in which banking is combined with some other business, whether as a subsidiary business or not.

(6) In Germany the term *Credit-bank* is used to differentiate the commercial joint-stock banks (without the privilege of note-issue) from other banks having a more restricted and special field of operations, such as the mortgage-banks, the co-operative banks, savings banks, industrial banks. Should any special name of this kind be adopted in Burma for the register or any of the definitions suggested in this question ? If so, what name would be best ?

(7) How would the political separation of Indian from Burma affect any part of your answer to this question ? (e.g. see item 3b).

1302. (1) Should the term " customer of a bank " be defined for the purposes of the Negotiable Instruments Act ? What definition should be adopted, having regard to the interests of both the bankers and the public ? (See Paget's *Law of Banking*, 3rd Edition, pages 10 to 14 and *Legal Decisions affecting Bankers*, Volume III, pages 89 and 220).

(2) Should the Act also state what are the duties of a banker in respect of enquiries to be made and references to be required on admission of a new customer ? (See Paget's *Law of Banking*, 3rd Edition, page 11 *et seq.* and *Journal of the Institute of Bankers*, Volume XLIX, Part V, page 234.) Should there be any distinction between registered and unregistered bankers in this matter ? [See item 3 (d) of Question 1301.]

1303. Before the Underwood decision, in cases where the banker made no arrangements with his customer as to whether he would honour the customer's cheques against uncleared effects, the credit as cash of open cheques received by the banker for collection made the banker a holder for value. He was therefore (assuming there was no question of a forged indorsement) protected against the true owner. In 1924 the Underwood case put upon the banker the burden of proving (i) that cash was credited and (ii) that the customer might draw at once; thus in most cases the banker would not be deemed to be a holder for value and would consequently be unprotected against the true owner if it should be found that his customer had not a good title. (See *Legal Decisions affecting Bankers*, page 327 *et seq.*) Should legislation be undertaken on account of this decision so as to relieve the banker of the burden it imposes upon him? Would it be suitable for this purpose to declare that, by crediting as cash a bill or an uncrossed cheque which was not overdue and upon which there were no forged indorsements, a banker shall become a holder for value?

1304. Is it desirable to have the term "negligence" in section 131 of the Negotiable Instruments Act defined? Would it be satisfactory to define it as an omission to do anything which a reasonable businessman would do, taking surrounding circumstances into consideration? What changes in this definition would you make? (See the case of *Morrison v. Westminster Bank* in *Legal Decisions affecting Bankers*, Volume III, page 91.)

1305. In England it has been decided in the Macmillan case (*Legal Decisions affecting Bankers*, Volume III, page 165) that it is the duty of a customer to draw his cheques in such a way as not to facilitate fraud. Should this ruling be embodied in the Negotiable Instruments Act? Please suggest how this should be done.

1306. Are you in favour of legislation to make the taking out of his pass-book by a customer and its return to the bank by him without comment constitute a settled account? (That is to say the customer should be assumed to have accepted the account as correct as at the date the account was made up.) How would you provide for customers who only send in or take out their pass-books at long intervals? Are there other cases of difficulty?

1307. (1) Comment upon the proposal that drafts, hundis and cheques originally made payable to bearer should be declared by law to be negotiable by delivery in all circumstances irrespective of any indorsements that may be made upon them. Do you approve?

(2) If such legislation is passed; will there be need for protection in the case of hundis analogous to that provided by crossing in the case of bearer cheques?

1308. Is it desirable to create by law a special type of negotiable instrument which being originally drawn payable to bearer should always remain payable to bearer?

1309. What other amendments to the Negotiable Instruments Act with respect to cheques or to hundis or to any other negotiable instruments do you recommend?

1310. What amendments to the Bankers' Books Evidence Act do you recommend, apart from that considered in Question 1301?

1311. Criticise the following four definitions suggested for use in the report of this Committee. (See also Question 1301 and the note at the end of this chapter).

*Banker* means a person who in the ordinary course of business receives from the public deposits on current account of money subject to payment by cheque or withdrawal on demand. (*Explanation.*—Savings banks, co-operative banks, land-mortgage banks and industrial banks are not included in the term *banker* unless they satisfy this definition.)

*Indigenous banker* means a banker other than (a) the Imperial Bank of India, (b) any joint-stock bank, whether Burman, Indian or other, (c) any bank incorporated outside Burma and India, (d) any other bank managed on European lines and (e) any co-operative bank.

*Bill-broker* means a person who buys hundis or bills of exchange as a regular business and is not a banker.

*Money-lender* means a person who lends money to the public for profit and does not belong to any of the following classes :—

(a) bankers ;

(b) bill brokers ;

(c) pawnbrokers ;

(d) savings banks, co-operative banks and societies, land-mortgage banks, industrial banks and loan associations for house purchase and building ;

(e) persons lending money in the course of and for the purposes of a business of insurance or other business carried on by them without having the lending of money for a primary object.

1312. Please see Questions 20 to 22, 44 to 52, 401, 403, 404, 416, 417, 732 to 736, 743 to 747, 755 to 762, 920 to 922, 926 to 938, 1103, 1104, 1105 and 1108 to 1120 in earlier chapters, and also Chapters V, VI, VIII and X and favour the committee with assistance with respect to those if you have not already done so. The Committee will be glad to have answers to other questions too ; but those mentioned here have a close relation to the subject of this chapter or are of special interest to bankers and lawyers.

#### NOTE ON THE DEFINITION OF A BANK.

1. Sheldon in "Practice and Law of Banking" (2nd edition, page 180) says :—

"A person cannot claim to be carrying on the business of banking unless he receives money or instruments representing money on current accounts, honours cheques drawn thereon and collects the proceeds of cheques which his customers place into his hands for collection. The banker performs many other functions but this function of receiving money from his customers and repaying it by honouring their cheques as and when required, is the one function above all others which distinguishes a banking business from any other business."

2. In Hart's "Law of Banking" (3rd edition, page 1), one finds :—

"A banker is one who in the ordinary course of his business honours cheques drawn upon him by persons from and for whom he receives money on current accounts."

3. Paget in his "Law of Banking" (third edition) after reviewing legal decisions, sums up as follows:—

"No one and no body, corporate or otherwise, can be a banker who does not—

- (i) take deposit accounts,
- (ii) take current accounts,
- (iii) issue and pay cheques drawn on himself,
- (iv) collect cheques crossed and uncrossed for his customers."

But a person or body corporate may in Paget's opinion do all of these things and yet not be a "banker" ; for in addition to the above,

- (v) banking must be a part of the person's known occupation,
- (vi) he must hold himself out as a banker and the public take him as such,
- (vii) there must be an intention generally to get a living by so holding himself out,
- (viii) the banking business conducted must not be subsidiary or ancillary to another business or other businesses carried on by the same concern.

4. In the U.S.A. the following definition has been given in an Act of Congress\*—

By "banking" we mean the business of dealing in credits, and by "a bank" we include every person, firm or company having a place of business—

- (a) where credits are opened by the deposit or collection of moneys or currency, subject to be paid or remitted upon draft, cheque or order, or
- (b) where money is advanced or loaned on stocks, bonds, bullion, bills of exchange or promissory notes, or
- (c) where stocks, bonds, bullion, bills of exchange or promissory notes are received for discount or sale.

5. The Royal Commission on Indian Currency and Finance (1926) suggested in Article 162 of its report that in India and Burma the term *bank* should be taken to mean :—

- (a) every person (including a firm or company) using "bank" or "banker," or "bankers" in its description or title, and
- (b) every company accepting deposits of money subject to withdrawal by cheque, draft or order,

6. In 1915 the Bankers' Clearing House Committee (London) suggested that a bank might be broadly described as a firm or institution whose main business is to receive from the public moneys on current account repayable on demand by cheque. In 1920 Dr. Walter Leaf, in his address to the Institute of Bankers, said :—

The expression "bank" means any persons who receive from the public on current account money which is to be repayable on demand by cheque, or who use the word "bank" or any derivative of that word as part of the title under which they carry on business.

In his book on Banking published in 1926 (*Home University Library*) Dr. Leaf defined a bank as a person or corporation which holds itself out to receive from the public deposits payable on demand by cheque.

\* 14 Statutes at Large, page 115. (Quoted here from Tannan's *Banking Law and Practice in India*, page 24.)

He was careful then to say that this definition was offered for the purposes of English banking, and that in continental Europe, where the use of cheques is too little developed to be regarded in any sense as a fundamental part of the operation of a bank, it would be better to define a bank through its work of discounting bills or giving monetary credits. Even in England too, doubts have been thrown sometimes upon the narrow interpretation of the term *bank*, and in Shield's case \* (in 1901), it was said : "Those who take money on deposit are just as much bankers as those who hold it on current account ;" but this is not in accord with other decisions, and even in the same case another judge well nigh admitted that the honouring of cheques was an essential part of banking in 1901. In fact, the meaning of *bank* has changed with the development of cheques. This leads to the thought that possibly a definition suited to continental Europe might be a better guide in Burma than one suited to England. But a register (see paragraph 7 of this Note) may be better for Burma than a formal definition.

7. At the meeting of the Institute of Bankers in 1920 (mentioned above) most of the bankers present were in agreement with Dr. Leaf when he said that what was really needed was a register of bankers established without a hard and fast definition. A tribunal representative of existing banks and also of industry, commerce and Government should be set up (he thought) with power to admit applicants to the register or to reject them on a wide view of all the circumstances of their business. He intended that no unregistered person should be allowed to use the word "bank" or any derivative from that word in describing itself, while on all registered banks such obligations (*e.g.* the publication of accounts) would be imposed as might be thought desirable.

8. There is special interest in Burma in the application of the term *banker* to Chettians. In this connection many judicial references might be given. As an example take the statement in *Kadirasan v. Narayana* (1927, Madras Weekly Notes 118) that "a Nattukottai Chettiar, though primarily a money-lender, is also a banker." In the High Court of Rangoon Mr. Justice Chari said (Civil Regular No. 157 of 1926): "Chettiar firms undoubtedly do banking business. It has been held in more than one case that the essential of a bank or banking business is that the person or firm doing the business takes deposits and allows customers to draw by cheques on these deposits." It is said however that some Chettians do not recognise cheques presented by third parties though they pay on direct demand. Others refuse deposits repayable otherwise than on a fixed date, deeming such deposits too troublesome in view of the corresponding need to keep ready cash. Others again are willing to receive such deposits, but in their particular locality are unable to get them. Some critics of the Rangoon High Court's dictum have expressed a doubt whether a Chettiar banker would pay damages to a customer whose cheque he failed to honour although there was adequate credit balance ; these would accordingly deny the description "banker" to the ordinary Chettiar.

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\* Tannan's *Banking Law and Practice in India*, page 26. Also (1901) I.R. Ch., page 172.

# QUESTIONNAIRE AS ISSUED IN BURMESE.

အခန်းများဆိုင်ရာအညွှန်းမာတိကာ။

စာမျက်နှာ။

စာမျက်နှာ။

- ၁။ ။လယ်ယာစိုက်ပျိုး လုပ်ကိုင်မှုအတွက် ကြေးငွေချေးငှားရရှိနိုင်ခွင့် အကြောင်း (ရောင်းချခြင်းပါဝင်သည်) ....၃၀၀
- ၂။ ။ရောင်း ဝယ်မှုဆိုင်ရာ ကြေးငွေချေး ငှား ရရှိ နိုင် ခွင့် အကြောင်း ....၃၂၁
- ၃။ ။လက်မှုပညာ လုပ်ငန်းများဆိုင်ရာ ကြေးငွေ ချေးငှား ရရှိနိုင်ခွင့်အကြောင်း ....၃၂၄
- ၄။ ။ကြေးငွေ ချေးငှားရရှိရန်စာချုပ်စာတမ်းများ အကြောင်း ၃၂၇
- ၅။ ။ငွေခံ (ချက်) လက်မှတ်များအကြောင်း ....၃၃၂

- ၆။ ။ကြေးငွေ ပေးပို့ခြင်းများ အကြောင်း .... ၃၃၇
- ၇။ ။တိုင်းရင်းသား ဘန်အလုပ်အကြောင်း .... ၃၃၉
- ၈။ ။အစုစပ် ဘန် အလုပ် အကြောင်း .... ၃၅၄
- ၉။ ။သမဝါယမဘန်များနှင့် အသင်းများအကြောင်း.... ၃၅၆
- ၁၀။ ။ငွေစုဆောင်းခြင်းနှင့် ရင်းနှီးခြင်းများအကြောင်း .... ၃၆၅
- ၁၁။ ။အထွေထွေ .... ၃၇၃
- ၁၂။ ။မြေ ပေါင်ခံ ဘန် များ အကြောင်း .... \*
- ၁၃။ ။ဘန် တရား ဥပဒေနှင့် လုပ်ကိုင်နည်းအကြောင်း.... \*

\* မြန်မာဘာသာဖြင့်ပြန်ဆို၍မထား။

## ညွှန်းကြားချက်များ။

လူအများတို့ထောက်ခံပြောဆိုသည့်တောင်းဆိုချက်အရ။ အိန္ဒိယနိုင်ငံတော်အစိုးရမင်းတို့က။အိန္ဒိယနိုင်ငံတော်အတွင်း ဘန်အလုပ်လုပ်ကိုင်ခြင်းနှင့်စပ်လျဉ်း၍အစီရင်ခံရန်။ ဘန်လုပ်ငန်းစုံစမ်းရေးကော်မီတီတရပ်ဖွဲ့စည်း၍။ ၎င်းအိန္ဒိယနိုင်ငံတော်တရားလုံးဆိုင်ရာ ကော်မီတီကိုကူညီရန်။နိုင်ငံအသီးသီးတွင်လည်း အထောက်အပံ့ဖြစ်သော ကော်မီတီတသင်းကျစီခန့်ထားပြီးဖြစ်သည်။အသီးသီးသောနိုင်ငံဆိုင်ရာကော်မီတီများက။ ၁၉၃၀ပြည့်နှစ်။ မတ်လတွင်အစီရင်ခံကြလိမ့်မည်ဖြစ်ရာ။ဗဟိုကော်မီတီက။ ၎င်းတို့အစီရင်ခံစာများကို စစ်ဆေးကြည့်ရှုပြီးလျှင်။အခြားတိုင်းပြည်များမှအထူးကျွမ်းကျင်သူတို့ အကူအညီနှင့်ထပ်မံစုံစမ်းမေးမြန်းကြလိမ့်မည်။

၂။ မြန်မာနိုင်ငံတော်ဆိုင်ရာကော်မီတီက။ မြန်မာပြည်မှအစစ်အမေးခံမည့် သူများအား။ ၎င်းတို့အစစ်ခံချက်များကိုစိစဉ်ရာ၌ကူညီရန်။ ဆိုလတ္တံ့သည့်မေးမြန်းစုံစမ်းချက်များကိုစိမံရေးသားထားပြီးဖြစ်သည်။ ၎င်းမေးမြန်းစုံစမ်းချက်များကို ကုန်စင်အောင်မေးမြန်းထားပြီဟုမှတ်ယူရန်မဟုတ်။ လယ်ယာလုပ်ကိုင်မှု။ သို့မဟုတ် လက်မှုပညာလုပ်ငန်းကလေးများအတွက်ကြေးငွေချေးငှားရရှိနိုင်ခွင့်နှင့်သော်၎င်း။ နိုင်ငံတွင်း အရောင်းအဝယ် ပြုလုပ်ခြင်းတွင်ကြေးငွေထောက်ပံ့ခြင်းနှင့်သော်၎င်း။ တိုင်းရင်းသားဘန်ဒလုပ်နှင့်သော်၎င်း။ ငွေရင်းကြေးရင်းစုသိမ်းခြင်းနှင့်သော်၎င်း။ ခိုင်လုံသည့်ဘန်ဒလုပ်ကိုမည်သို့ တိုးတက်ဖြစ်ထွန်းအောင်ပြုလုပ်၍ပုံနှံစေခြင်းနှင့်သော်၎င်း။ ယခုစုံစမ်းမေးမြန်းမှုနှင့် ပတ်သက်သည့် အခြားအကြောင်းအရာတစ်ခုခုနှင့်သော်၎င်း။ စပ်ဆိုင်သည့်အကြောင်းကိစ္စ တစ်ခုခုရာအတွက် ပြောကြားချက်များကိုကောင်းမွန်စွာလက်ခံပါလိမ့်မည်။

၃။ အချို့သောအကြောင်းအရာများမှာ။ မြန်မာနိုင်ငံတော်ဆိုင်ရာကော်မီတီမှာ။ အထောက်အပံ့မျှသာဖြစ်သည့် အိန္ဒိယနိုင်ငံတော် တဝှန်းလုံးဆိုင်ရာ ဘန်လုပ်ငန်း စုံစမ်းရေးကော်မီတီက။ စုံစမ်းအပ်သည့်အချက်နှင့်သာ၍ သင့်လျော်စွာသက်ဆိုင်သည်ဟုယူဆသည်။ သို့ရာတွင်မြန်မာနိုင်ငံတော်နှင့်သာသီးခြား သက်ဆိုင်အကျိုးပတ်သက်သည့်ကိစ္စများနှင့်စပ်လျဉ်း၍သော်၎င်း။ မြန်မာနိုင်ငံတော်အတွက် အထူးထောက်ထားချက်များကို ဂရုပြုရန်ဖော်ပြရာ၌သော်၎င်း။ ဆိုခဲ့သည့် အကြောင်းအရာများနှင့် စပ်လျဉ်းသော ပြောကြားချက်များကိုကောင်းမွန်စွာလက်ခံပါလိမ့်မည်။ ၎င်းအကြောင်းအရာများမှာ။ ဆိုလတ္တံ့သည့်အတိုင်း ဖြစ်သည်။

(က) ငွေအပ်သူများကိုကာကွယ်စောင့်ရှောက်၍။ ၎င်းနည်းအားဖြင့်ဘန်ဒလုပ်နည်းစနစ်တွင် ယုံကြည်အားထားရှိခြင်း တိုးတက်စေရန်ရည်ရွယ်ချက်နှင့်ဘန်လုပ်ငန်းကိုစည်းမျဉ်းကျနအောင်ပြုလုပ်ရန်။

(ခ) ဘန်လုပ်ငန်းတွင်သင်ကြားတတ်မြောက်ရန် လွယ်ကူသက်သာစေမည့် အခွင့်များပေးရန်။ ၎င်းပြင်ယေဘုယျအားဖြင့်။ ဘန်လုပ်ငန်းဆိုင်ရာ နည်းစနစ်များနှင့် လက်ထိလက်ရောက် လုပ်ဆောင်ခြင်းများဆိုင်ရာ အတတ်ပညာအစစ်ကိုရရှိသည့်လူများ ဖြစ်ထွန်းပေါ်ပေါက်လာစေရန်ရည်ရွယ်ချက်နှင့်ဘန်အလုပ်အတတ်ပညာသင်ကြားပေးရန်။

(ဂ) ဝါ။ ဂုံ။ ကျောက်မီးသွေးစသည့် လုပ်ငန်းကြီးများအတွက်။ စက်မှုလက်မှုပညာလုပ်ငန်းဆိုင်ရာ ဘန်များနှင့် ကြေးငွေချေးငှားရရှိနိုင်ရန် လွယ်ကူသက်သာစေအောင်ပြုလုပ်သည့်အရာများထားရှိရန်။

(ဃ) နိုင်ငံခြားကုန်အရောင်းအဝယ်ကိုကြေးငွေထောက်ပံ့ရန်။

၄။ မေးမြန်းစုံစမ်းချက်များတွင်ဖော်ပြသည့် အကြောင်းကိစ္စတိုင်းကို အစစ်အမေးခံသူအသီးသီးကဖြေဆိုလိမ့်မည်ဟုမမြော်လင့်ချေ။ သို့ရာတွင် အစစ်အမေးခံသူအသီးသီးက။ မိမိဆောင်ရွက်လုပ်ကိုင်မှုများနှင့် နီးစပ်သက်ဆိုင်သည့်ဆီလျော်သော အကြောင်းကိစ္စ အရပ်ရပ်ကို။ အပြည့်အစုံဖြေဆိုပြီးလျှင်။ မိမိရရှိအထူးသိသာရသည့်ပြင်။ ကော်မီတီ၌အသုံးဝင်သောအချက်များ အားလုံးကိုလည်း။ ကော်မီတီသို့ကြားပြောပြီးနောက်။ ကော်မီတီကသီးခြားမေးမြန်းစုံစမ်းခြင်းမခံရသော။ ထိုကဲ့သို့အထူးသိကျွမ်းနားလည်သူတို့၏ အကူအညီကိုတောင်းဆိုလိမ့်မည်ဟုမြော်လင့်သည်။

၅။ ။မေးခွန်းများကိုအစစ်အမေးခံမည့်သူတို့က ရွေးချယ်ရာ၌ လွယ်ကူသက်သာစေရန်မေးမြန်းစုံစမ်းချက်များကိုအခန်းအခန်းပြု၍စီစဉ်ထားသည်။ သို့ရာတွင်တခန်းထက်ကျော်လွန်သက်ဆိုင်သော အကြောင်းအရာများနှင့်စပ်လျဉ်း၍ မေးခွန်းအားလုံးကို၊ အကြိမ်ကြိမ်ဆိုင်သည့်အခန်းတိုင်းတွင်မေးမြန်းရန်မဖြစ်နိုင်သောကြောင့်။ အစစ်အမေးခံသူများသည် မိမိတို့သီးခြားအကျိုးပတ်သက်သည့် မေးခွန်းအားလုံးကို တွေ့ရှိကြရန် မေးမြန်းစုံစမ်းချက်များအားလုံးကိုဘတ်ရှုကြလိမ့်မည်ဟုကော်မတီကမြော်လင့်ကြောင်း။

၆။ ။အစစ်အမေးခံသူတို့မှာ။ ၎င်းတို့ အဖြေ စာရွက်များတွင်။ ဖိုင်တွဲရန်အလို့ငှါ ၂ လက်မခန့်အနားကွက်လပ်ထားကြစေရန် တောင်းပန်ပါသည်။ (နှစ်လက်မကျယ်သောအနားကွက်လပ်ကိုခေါက်ပြီးလျှင်။ ၎င်းစာရွက်ကိုပဌမရေးသားသည့်အခါ။ လက်ဝဲဘက်တွင် ၎င်းအနားကွက်လပ်ကိုထားခြင်းမှာ။ အလွယ်တကူ ဖြစ်ကြောင်းကို တွေ့ရပါလိမ့်မည်။ ဤနည်းအားဖြင့် ၎င်းစာရွက်ကိုကျောဘက်က ရေးသားသည့်အခါ။ ၎င်းအနားကွက်လပ်မှာ လက်ယာဘက်တွင်ဖြစ်လိမ့်မည်။ သို့ရာတွင်တတ်နိုင်ပါလျှင် စက္ကူရွှေမျက်နှာဘက်တွင်သာ ရေးသားလျှင်သာ၍သင့်လျော်ပါသည်။)

၇။ ။မိမိတို့အဖြေများကိုလက်နှိပ်စက်ဖြင့်နှိပ်၍။ လက်ခံသုံးစောင်ပေးနိုင်သည့် အစစ်အမေးခံသူများမှာ။ ထိုသို့ပေးကြပါ။

၈။ ။စာရေးသူအားအလွယ်ကူဆုံးဖြစ်သောဘာသာဖြင့်။ အဖြေများကိုရေးသားနိုင်သည်။ သို့ရာတွင်အစစ်အမေးခံသူတိုင်းမှာ။ မိမိတို့အဖြေကိုတတ်နိုင်သရွှေ့အင်္ဂလိပ်ဘာသာဖြင့်ရေးသားလိမ့်မည်ဟုကော်မတီကမြော်လင့်သည်။

၉။ ။မေးမြန်းစုံစမ်းချက်များအရဖြေဆိုချက်များကို။ ၁၉၃၀ပြည့်နှစ်၊ ဇူလိုင်လ ၂ ရက် (၁၂ ဇူလိုင်) ပြာသိုလဆန်း ၄ ရက်) နေ့မတိုင်မီပေးပို့ရမည်ဖြစ်။ ၎င်းတို့ကို။ အောက်ပါအတိုင်းလိပ်တင်၍ပေးပို့ရမည်။

ရန်ကုန်မြို့။ အတွင်းဝန်တို့ရုံး။ မြန်မာနိုင်ငံတော်ဆိုင်ရာကြေးငွေချေးငှားမှုဘဏ်လုပ်ငန်းစုံစမ်းရေးကော်မတီ၏ (မေးမြန်းစုံစမ်းချက်များဆိုင်ရာ) စက္ကရီတေရီယံသို့။

အရေးပိုင် (။ သို့မဟုတ် နယ်ပိုင်ဝန်ထောက်။ သို့မဟုတ်မြို့နယ်အရာရှိ) က။ ၎င်းတို့ထံတောင်းဆိုသည့်အခါ။ စာအိတ်များနှင့်တံဆိပ်တော်ခေါင်းကိုထုတ်ပေး၍။ အဖြေများကိုတင်ပို့ပေးလိမ့်မည်။

၁၀။ ။အစစ်အမေးခံသူတို့၏ အဖြေများကို ထုတ်ပြန်ကြော်ငြာခြင်း အကြောင်းကို။ စဉ်းစားဆဲဖြစ်သည်။ အစစ်အမေးခံသူတဦးတယောက်မှာ။ ၎င်း၏အမည်ကို။ သက်သေခံချက်တစ်စုံတရာနှင့် ပူးတွဲဖော်ပြခြင်းမပြု စေလိုလျှင်သော်၎င်း။ မိမိအစစ်ခံချက် တစ်စုံတရာကို ထုတ်ပြန်ကြော်ငြာခြင်းအလျှင်းအလိုမရှိလျှင်သော်၎င်း။ အစစ်ခံချက်တစ်စုံတရာကို လျှို့ဝှက်ထားစေလိုလျှင်သော်၎င်း။ ၎င်း၏အလိုဆန္ဒများအတိုင်းသေချာစွာလိုက်နာလိမ့်မည်။

၁၁။ ။အင်္ဂလိပ်ဘာသာ။ သို့မဟုတ်မြန်မာဘာသာနှင့်ထုတ်ဝေထားသည့် ယခုမေးမြန်းစုံစမ်းချက်များအစောင်ပိုများကိုသော်၎င်း။ ကလယ်ဘာသာဖြင့်ထုတ်ဝေထားသည့်အချို့အခန်းများအတွက်မေးခွန်းများကိုသော်၎င်း။ အလိုရှိ၍တောင်းဆိုလျှင်။ ယခုကော်မတီ၏ စက္ကရီတေရီယံမှရရှိနိုင်သည်။

(ဘာသာပြန်ဆိုခြင်းအကြောင်းအရာများအတွက်ရှေ့စာမျက်နှာကိုကြည့်ပါ။)

# မေးမြန်းစုံစမ်းချက်များ။

အခန်း ၁။ ။လယ်ယာစိုက်ပျိုးလုပ်ကိုင်မှုအတွက်ကြေးငွေ  
ချေးငှားရရှိနိုင်ခွင့်အကြောင်း။

ချေးငွေများဆိုင်ရာကိစ္စများ။

၁။ ။အောက်ပါကိစ္စများအတွက်။ အသက်၏မြို့ရွာဒေသရှိလယ်ယာစိုက်ပျိုးလုပ်ကိုင်  
မှုရှိသည်။ကြေးငွေများကိုချေးငှားခြင်းအများအားဖြင့်အလေ့အထရှိကြပါသလား။

- (က) သာမန်နှစ်များတွင်းကုန်ကျဆဲအသုံးစရိတ်ကိုကျခံနိုင်ရန်။
- (ခ) ကောက်ပဲသီးနှံ ကောင်းမွန်စွာ မရသည့်နှစ်နောက်တနှစ်တွင်။ ကုန်ကျဆဲ  
အသုံးစရိတ်ကိုကျခံနိုင်ရန်။
- (ဂ) သာမန်အားဖြင့်ကျွဲနွားများဝယ်ယူရန်။
- (ဃ) မြေဝယ်ယူရန်။ အမြဲတိုးတက်ကောင်းမွန်စေမည့် အလုပ်အဆောင်များပြု  
လုပ်ရန်။ ငွေကြေးဝင်ခြင်းဖြစ်စေနိုင်သော အမြဲသုံးစွဲနိုင်သည့်ကိရိယာ  
တန်းဆာများရယူထားရှိနိုင်ရန်။အိမ်များဆောက်လုပ်ရန်။
- (င) သီးစားခ။ မြေခွန်တော်။ လူခွန်တော်။ သို့မဟုတ်သဿမေအခွန်တော်  
ပေးရန်။
- (စ) လုပ်ရိုးလုပ်စဉ်အားဖြင့်။ ကြိုတင်စီစဉ်ထားရသောအထူးကိစ္စများအတွက်။  
ဥပမာ။ရှင်ပြု။နားတွင်း။ လက်ထပ်မင်္ဂလာများ။အလှူအမျိုးမျိုးနှင့်တန်း  
ခိုးကြီးဘုရားများသို့ဖူးမြော်ရန်သွားခြင်းများ။
- (ဆ) ရှောင်းတခင်မမြော်လင့်ဘဲပေါ်ပေါက်လာသောကိစ္စများ။ဥပမာ။အသုဘ  
ကိစ္စများနှင့် ရုတ်တရက်သေဆုံးသော ကျွဲနွားများအတွက် ကျွဲနွားအ  
စားဝယ်ယူရန်။
- (ဇ) ကလေးသူငယ်များအားပညာသင်ပေးရန်။
- (ဈ) အပိုမျှဖြစ်သောအဘိုးတန်ပစ္စည်းများဝယ်ယူရန်။ (ဥပမာ။သီချင်းစက်။ပိုင်  
ယာလက်ကိရိယာ။ စက်တီးများ။မှန်။ခမ်းနားသောဘီရိနှင့် အထူးလှပ  
သောအဝတ်အစားများ။) သို့မဟုတ်သားသမီးစသည့် ကလေးတို့က  
အသုံးအစွဲဖွါးခြင်းကြောင့်ကြေးငွေထုတ်ပေးရန်။
- (ည) အသင်ဖော်ပြနိုင်သည့်ပြုလေ့ပြုထရှိသောအခြားကိစ္စများ။

၂။ ။ချေးငှား၍မဟုတ်ဘဲ။ အခြားနည်းဖြင့် အထက်၌ဖော်ပြခဲ့ပြီးသော ကိစ္စများအ  
နက်။မည်သည့်ကိစ္စအတွက်မဆို။ ငွေရှာကြံ၍သာမန်အားဖြင့်ရပါလျှင်။ မည်သည့်နည်းနှင့်  
ရနိုင်ကြောင်းဖော်ပြပါ။

လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတို့သို့ထုတ်ချေးသောကောက်ပဲသီးနှံကို

အခြေပြုသည့်ချေးငွေများ။

မှတ်ရန်။ ။ကောက်ပဲသီးနှံကို အခြေပြုသည့် ချေးငွေများမှာ။ လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတစ်ဦးတယောက်က။ (လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ရေး။ သို့မဟုတ်အိမ်မှုအတွက်ကုန်ကျစရိတ်များနှင့်စပ်လျဉ်းသည့်) ကိစ္စတစ်ခုတရာအတွက်ချေးယူ၍။ လာမည့်သီးနှံပေါ်ချိန်၌။ ပြန်၍ဆပ်ပေးရန်ငွေချေးသူကမြော်လင့်သည့်ချေးငွေများဖြစ်သည်။

၃။ ။မေးခွန်း နံပါတ် ၁ ၌ဖော်ပြခဲ့သော ကိစ္စများအနက်။ မည်သည့် ကိစ္စများအတွက်။ ၎င်းကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေကိုချေးယူတတ်ပါသနည်း။

၄။ ။မှတ်ရန်။ ။ယခုမေးခွန်းတစ်ခုလုံးအတွက် ဖြေဆိုရာတွင်။ မြေပိုင်ရှင်များက။ မိမိတို့၏သီးစားလုပ်ကိုင်သူသို့ ချေးငွေများကို ချန်လှပ်၍ဖြေဆိုပါ။ (မေးခွန်းနံပါတ် ၆ ကိုကြည့်ပါ။)

(၁) သင်၏မြို့ရွာဒေသ၌။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့် ချေးငွေများအားလုံးအနက်။ မည်၍မည်မျှကို။ (က) ဘန်များ။ (ခ) သမဝါယမအသင်းများ။ (ဂ) အခြားသူများထံမှချေးယူကြပါသနည်း။ (တဝက်။ သို့မဟုတ်အနည်းငယ်စသည်ဖြင့်ဖြေဆိုပါ။)

(၂) “အခြားသူများ” ဆိုသည်တွင်။ မည်သည့် လူမျိုးလူစားများပါဝင်ပါသနည်း။ (၎င်းသူများမှာ။ မြန်မာ။ တရုတ်။ ချစ်တီး။ သို့မဟုတ်အိန္ဒိယတိုင်းသားအခြားလူမျိုးများဖြစ်သည်။ မည်သည့်သည့်ကိုဖော်ပြပါ။—အိန္ဒိယ တိုင်းသား အခြားမည်သည့် လူမျိုးများဖြစ်သည်ကိုလည်းဖော်ပြပါ။) မည်သည့်လူမျိုးလူစားများမှာ။ ဦးရေများပြားသည်။ မည်သည့်လူမျိုးလူစားများမှာ။ ဦးရေအတော်အသင့်ဖြစ်သည်။ မည်သည့်လူမျိုးလူစားများမှာ။ ဦးရေနည်းသည်ကိုဖော်ပြ၍။ တတ်နိုင်လျှင်။ ၎င်းတို့ဦးရေကို တဦးနှင့်တဦးယှဉ်ပြိုင်၍ဖော်ပြပါ။ သင်၏မြို့ရွာဒေသအတွင်း။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့် ချေးငွေများအနက်။ မည်၍မည်မျှကို။ ၎င်းလူမျိုးလူစားအသီးသီးကထုတ်ချေးပါသနည်း။

(၃) အပိုဒ် (၂) အရ။ သင်၏အဖြေတွင်ဖော်ပြသောလူမျိုးလူစား အသီးသီးအနက်။ မည်၍မည်မျှမှာ။ လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူများဖြစ်ပါသနည်း။ ၎င်းသူတို့က။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေအားလုံးအနက်။ မည်၍မည်မျှကိုထုတ်ချေးပါသနည်း။

(၄) အပိုဒ် (၂) အရ။ သင်၏အဖြေတွင်ဖော်ပြသောလူမျိုးလူစားအသီးသီးအနက်။ မည်၍မည်မျှမှာ။ လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူများ မဟုတ်သော်လည်း။ မြေပိုင်သူများဖြစ်ကြပါသနည်း။ (ကြေးငြိမ်ဆပ်နိုင်၍။ ခေတ္တသိမ်းယူထားရသော မြေများကို ချန်လှပ်ပါ။) ၎င်းမြေပိုင်ရှင်တို့က။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေအားလုံးအနက်။ မည်၍မည်မျှကိုထုတ်ချေးပါသနည်း။

(၅) အပိုဒ် (၂) အရ။ သင်၏အဖြေတွင်ဖော်ပြသောလူမျိုးလူစားအသီးသီးမှာ။ ထုတ်ချေးရန်ငွေများရှိနိုင်ရန်။ အခြားသူများထံမှမည်မျှလောက်တဆင့်ငွေချေးယူကြပါသလဲ။

(၆) ငွေချေးစားသူများက။ လူမျိုးသီးခြားဖြစ်သော လယ်ယာ စိုက်ပျိုးလုပ်ကိုင်သူတို့ကိုသော်၎င်း။ အခြားအထူးအမျိုးအစားဖြစ်သော လယ်ယာစိုက်ပျိုး လုပ်ကိုင်သူတို့ကိုသော်၎င်း။ သီးသန့်ပြီးလျှင်။ ကောက်ပဲသီးနှံကိုအခြေပြု၍။ မိမိတို့၏ငွေများကိုထုတ်ချေးရန်သာ၍အလိုရှိကြပါသလား။ အခြားကိစ္စ အလုပ်အကိုင်များအတွက် ငွေထုတ်ချေးရန်ငြင်း

ပယ်ကြပါသလား။ သို့ငြင်းပယ်ကြပါလျှင်။ မည်သည့်အတွက် ၎င်းတို့ကငြင်းပယ်ကြောင်း ကိုဖော်ပြပါ။

(၇) ငွေချေးစားသူများက။ သီးခြားအမျိုးအစားဖြစ်သော ချေးယူသူတို့အား။ ပိုမို သက်သာစေသောနှုန်း။ သို့မဟုတ်ပိုမိုဝန်လေးစေသောနှုန်းအရငွေထုတ်ချေးကြပါသလား။ သို့ထုတ်ချေးကြပါလျှင်။ မည်သည့်အတွက် ၎င်းတို့က။ သို့ပြုလုပ်ကြကြောင်းကို ဖော်ပြပါ။ (ဥပမာ။ အိန္ဒိယတိုင်းသားငွေချေးယူသူတို့သည်။ မြန်မာလူမျိုး ငွေချေးယူသူတို့ထက် ပိုမို သက်သာစေသောနှုန်းများနှင့်ငွေချေးယူရရှိကြကြောင်းရံဖန်ရံခါပြောကြလေသည်။)

(ဂ) ကောက်ပဲသီးနှံကို အခြေပြု၍ငွေချေးယူသူများမှာ။ မည်သည့်အကြောင်းအရာ များရှိကြလျှင်။ တစုံတရာသောသီးခြားအမျိုးအစားဖြစ်သည့် ငွေချေးစားသူနှင့်အလုပ် လုပ် ကိုင်ကြရန်သာ၍နှစ်သက်ကြပါသနည်း။

၅။ (၁) မြေပိုင်ရှင်တို့က။ ၎င်းတို့၏ သီးစားလုပ်သူတို့အား။ ထုတ်ချေးသည့်ငွေ များကိုချန်လှပ်လျက်။ သင်၏မြို့ရွာဒေသတွင်ကောက်ပဲသီးနှံကို အခြေပြု၍ချေးသည့်ငွေများ နှင့်ပတ်သက်၍။ အောက်ပါမေးခွန်းများကိုဖြေဆိုပါ။

(က) ဆိုင်ရာနှစ်တွင်မည်သည့်အချိန်ကာလ၌။ ၎င်းကဲ့သို့သောငွေကိုချေးယူလေ့ ရှိပါသလဲ။

(ခ) အစဉ်အလာအတိုင်းအတိုးနှုန်းမည်မျှပါသလဲ။

(ဂ) အများဆုံးနှင့်အနည်းဆုံးအတိုးမှာ။ ယေဘုယျအားဖြင့်မည်မျှဖြစ်ပါသလဲ။

(ဃ) မည်သည့်အကြောင်းအချက်များရှိလျှင်။ အတိုးနှုန်းများကို အမျိုးမျိုးသတ်မှတ်ပါသလဲ။

(င) အတိုးနှုန်းကို လပိုင်းဖြင့် သတ်မှတ်သည့်အခါ။ ယေဘုယျအားဖြင့်။ အင်္ဂလိပ်လဖြင့် ရေတွက်ပါသလား။ သို့မဟုတ် မြန်မာလဖြင့် ရေတွက်ပါသလား။

(စ) အစဉ်အလာအတိုင်းမည်သည့်အာမခံမျိုးပေးပါသလဲ။

(ဆ) အခြားမည်သည့်အာမခံမျိုးများကိုပေးလေ့ပေးထိရှိပါသလဲ။

(ဇ) ချေးယူငွေများအတွက် ရွှေလက်ဝတ်လက်စားကို အပေါင်ပေးလျှင်။ ငွေ ၁၀ဝိ တန်ရွှေ။ (သို့မဟုတ်ငွေ ၁ဝိ တန်ရွှေ) ပေါ်တွင်။ အများဆုံး မည်မျှထုတ်ချေးပါသနည်း။ ၎င်းရွှေကိုပေါင်၍ချေးငွေများမှာ။ အခြား ချေးငွေများအောက်အတိုးသက်သာပါသလား။

(ဈ) ချေးငွေအတွက်မည်သည့်စာချုပ်စာတမ်းများကိုချုပ်ဆိုရပါသနည်း။ မည်သည့်ဘာသာဖြင့်၎င်းစာချုပ်များကိုရေးသားကြပါသလဲ။

(ည) စာချုပ်စာတမ်းကိုဖြည့်စွက်ရန်။ နှုတ်ကတိတစုံတရာထားရပါသလား။

(ဋ) ၎င်းကဲ့သို့သောချေးငွေများအတွက်။ အခြားမည်သည့် စည်းကမ်းအချက်များကိုထားလေ့ရှိပါသလဲ။

(ဌ) ဖော်ပြခြင်း မပြုသော်လည်း။ မည်သည့်စည်းကမ်း အချက်များကို သိနားလည်ကြပါသနည်း။

(ဍ) ချေးငွေထုတ်ပေးသည့်အခါ။ ငွေရင်းမှမည်မျှမည်မျှနုတ်၍ယူပါသနည်း။

(ဎ) ချေးငွေထုတ်ပေးသည့်အခါ။ အတိုးတစုံတရာနုတ်၍ယူပါသလား။ သို့နုတ်ယူလျှင်မည်မျှနုတ်ယူပါသနည်း။

(က) ငွေ ချေးယူသူ၊ သို့မဟုတ် ငွေထုတ်ချေး သူတို့မှာ။ တဦးကတဦးကိုထုံးစံ ဓလေ့အတိုင်းမည်သည့်လက်ဆောင်များပေးကြရပါသနည်း။

(တ) ရက်စေ့၍အတိုးမပေးလျှင်။ ကျရှိသောအတိုးပေါ်တွင် နောက်ထပ်အတိုး စ၍တွက်စစ်ခြင်းမပြုမှီ။ ငွေထုတ်ချေးသူက မည်မျှကြာ စောင့်ဆိုင်းပါ သနည်း။

(၂) ယခုမေးခွန်းပဌမပိုင်းရှိအချက်တစ်ခုတရာကိုသင်ဖြေဆိုခဲ့သောအဖြေ၌။ ကောက် ဝဲသီးနှံကိုအခြေပြု၍ ချေးငွေသီးခြားဖြစ်သော အမျိုးအစားတစ်ခုတရာအတွက်။ ပြောင်းလဲ ချက်တစ်ခုတရာပြုလုပ်ရန်လိုပါသလား။

(၃) ၎င်းတို့ထံမှ လယ်ယာလုပ်ကိုင်သူများ မိုးဦးကျစကငွေချေးယူရသော ငွေထုတ် ချေးသူတို့သည်။ သို့ချေးယူသူတို့အား။ ကောက်ဝဲသီးနှံမပေါ်မှီအတွင်း လိုမည့်အခြားချေး ငွေများကိုထပ်မံ၍ချေးငှါးရန်ကတိထားကြပါသလား။

(၄) ကောက်ဝဲသီးနှံကိုအခြေပြု၍ ချေးငွေများအတွက် အတိုးနှုန်းများမှာ။ တနှစ်နှင့် တနှစ်ကွဲပြားခြားနားပါသလား။ သို့မဟုတ် အတူတူပင်ရှိနေပါသလား။ လွန်ခဲ့သည် ၁၀ နှစ်။ အနှစ် ၂၀ အတွင်း၎င်းအတိုးနှုန်းများမည်သို့ပြောင်းလဲခြင်းရှိပါသလဲ။

၆။ ။ (၁) သင်၏မြို့ရွာဒေသ၌။ သီးစားလုပ်သူများအပြားရှိပါသလား။

(မှတ်ရန်။ ။ သီးစားလုပ်သူများအလွန်နည်းပါးလျှင်။ ယခုမေးခွန်းကျန်အပိုဒ်များကို ဖြေဆိုရန်မလို။)

(၂) သင်၏မြို့ရွာဒေသ၌။ သီးစားလုပ်သူများအနက်။ အချိုးအစား မည်မျှလောက် မှ။ ၎င်းတို့၏မြေပိုင်ရှင်များထံမှကောက်ဝဲသီးနှံကို အခြေပြု၍ငွေချေးယူကြပါသလဲ။ (မြေ ပိုင်ရှင်များဆိုသည်မှာ။ ၎င်းသီးစားလုပ်သူတို့ စိုက်ပျိုးလုပ်ကိုင်သော မြေကိုပိုင်ဆိုင်သူများ ကိုဆိုလိုသည်။)

(၃) မြေပိုင်ရှင်များသည်။ မိမိတို့ပိုင်ငွေထဲမှထုတ်ချေးကြသလား။ သို့မဟုတ်သီးစား လုပ်သူကငွေအလိုရှိသည့်အခါတိုင်း။ အခြားမှချေးယူရကြသလား။

(၄) မိမိတို့ပိုင်ငွေထဲမှမိမိတို့သီးစားလုပ်သူတို့သို့ငွေထုတ်ချေးသောမြေပိုင်ရှင်အများ တို့မှာ။ ၎င်းတို့ကိုယ်တိုင်ဤကာလရှည်ကြာစွာချေးယူထားရသောငွေရှိသလား။

(၅) မြေပိုင်ရှင်မှာ။ မိမိငွေအရင်းအနှီးထဲမှထုတ်ချေးရသောအခါ။

(က) ၎င်းကသီးစားလုပ်သူအား။ အခြားငွေထုတ်ချေးသူကတောင်းခံမည့်အတိုး နှုန်းထက်မည်မျှပို၍ တောင်းခံပါသလဲ။ သို့မဟုတ်မည်မျှ လျော့ပေါ့၍ တောင်းခံပါသလဲ။

(ခ) ယခုအချက်များတွင်။ မေးခွန်းနံပါတ် ၅ ဆိုင်ရာအပိုင်းတစ်ခုတရာကိုဖြေဆို ရမည့်အဖြေများ၌။ အခြားကွဲပြားခြားနား၍ဖြေဆိုရန်အချက်တစ်ခုတရာ ရှိသေးသလား။

(၆) မြေပိုင်ရှင်မှာ။ မိမိ၏သီးစားလုပ်သူအလိုရှိသောငွေကိုချေးယူရသောအခါ။

(က) မြေပိုင်ရှင်မှာ။ မိမိ၏သီးစားလုပ်သူကိုယ်တိုင်ရနိုင်သည်ထက်။ မည်၍မည်မျှ ပို၍သက်သာသောအခွင့်အရေးများရပါသလဲ။

(ခ) မြေပိုင်ရှင်မှာ။ သာမန်လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူရနိုင်သည်ထက်။ မည်၍ မည်မျှပို၍သက်သာသောအခွင့်အရေးများရပါသလဲ။

(ဂ) မြေပိုင်ရှင်က။ မိမိပေးရသည့် အတိုးနှုန်းထက်။ သီးစားလုပ်ကိုင်သူထံမှ။ မည်မျှပို၍သော်ငှား။ လျော့ပေါ့၍သော်ငှား။ တောင်းခံပါသလဲ။

(ဃ) မေးခွန်းနံပါတ် ၅ တွင်ဖော်ပြခဲ့သော အချက်များအနက် အခြားအချက် တစ်ခုတရား၌။ မိမိကသီးစားလုပ်သူသို့ ထုတ်ချေးသောငွေမှာ။ မိမိကိုယ် တိုင်ချေးယူသည့်ငွေနှင့်ကွဲပြားခြားနားပါသလား။

(၇) အချို့မြေပိုင်ရှင်များမှာ။ မိမိတို့၏သီးစားလုပ်သူများသို့မိမိတို့ကိုယ်တိုင်ငွေထုတ် ၍မချေးဘဲ။ ၎င်းသူတို့အားအခြား၌ငွေချေးယူနိုင်ရန်။ အာမခံသူအဖြစ်ပြုလုပ်ကြပါသလား။ ၎င်းအလေ့အထကို။ သင်၏မြို့ရွာဒေသ၌အများပြုလုပ်ကြပါသလား။ ဤနည်းအားဖြင့်သီး စားလုပ်သူများမှာ။ မည်သည့်အချက်များတွင်မည်မျှလောက်ပို၍ သက်သာသောအခွင့်အ ရေးများရကြပါသလဲ။

၇။ ။သင်၏မြို့ရွာဒေသ၌။ စပါးပေး။ပဲပေး။ သို့မဟုတ်အခြားအလားတူနည်းနှင့်ငွေ များကိုချေးယူလေ့ရှိကြပါသလား။စပါးညွန့်ခေါ်ငွေချေးနည်း (သို့မဟုတ်အခြားကောက် ပဲသီးနှံအတွက်အလားတူငွေချေးနည်း) ကိုအသုံးပြုပါသလား။အစဉ်အလာနှုန်းများ။၎င်း ကဲ့သို့ငွေချေးယူခြင်းအကြောင်းအရာများ။ ၎င်းကဲ့သို့ချေးယူရသော ငွေများနှင့် စပ်လျဉ်း သည့်ယေဘုယျဖြစ်သော အခြားအကြောင်းအချက်များ။ ၎င်းပြင် ၎င်းငွေများနှင့် စပ်ဆိုင် သည့်ထုံးစံလေ့အရာစည်းကမ်းအချက်များကိုဖော်ပြပါ။

ဂ။ ။ကောက်ပဲသီးနှံကို အခြေပြု၍။ ထုတ်ချေးခြင်းများ အမြောက်အမြားကို။ စပါး။ သို့မဟုတ်အခြားကောက်ပဲသီးနှံကိုထုတ်ပေးခြင်းဖြင့်ပြုလုပ်ကြပါသလား။

၎င်းနည်းဖြင့်ပြုလုပ်လျှင်။ အစဉ်အလာ နှုန်းများ မည်သို့ ရှိပါသနည်း။ မည်သည့်အ ကြောင်းအချက်များကြောင့်။ယင်းသို့သောချေးယူခြင်းများကိုပြုကြရပါသနည်း။

၉။ ။အချို့လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူများသည်။ငွေချေးယူမည့်အစား။ ကောက်ပဲ သီးနှံပေါ်ငြီးနောက်ဖြစ်မည့်ဈေးကိုဂရုမပြုဘဲ။ ရောင်းချသည့်အခါ သတ်မှတ်သောဈေးနှင့် ကောက်ပဲသီးနှံမပေါ်မီ။မိမိတို့၏ကောက်ပဲသီးနှံကိုရောင်းချလေ့ရှိသလား။

၁၀။ ။တာဝန်ထိုက်တန်စွာရှိသောလယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူများမှာ။ ကောက်ပဲ သီးနှံကိုအခြေပြုသည့်လိုအပ်သောချေးယူငွေများရရှိရန်။ မည်သည့်အခက်အခဲများတွေ့ကြုံ ကြရပါသနည်း။ ၎င်းအခက်အခဲများမှာ။ မည်သည့်အကြောင်းကြောင့် ဖြစ်ပေါ်လာပါသ နည်း။သက်သာခွင့်ရရန်သင်ကမည်သို့အကြံဉာဏ်ပေးပါမည်နည်း။

၁၁။ ။လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတို့မှာ။ ကောက်ပဲသီးနှံကိုအခြေပြု၍။ လွယ်လင့် တကူငွေချေးယူရရှိနိုင်လျှင်။၎င်းတို့၌သာလျှင်ကောင်းမွန်သည့် ကောက်ပဲသီးနှံများရပါမည် လား။ကောက်ပဲသီးနှံများသာလျှင်ကောင်းမွန်၍။ ချေးငွေအများအပြားပေါ်၌အတိုးပေးနိုင် သည့်ပြင်။၎င်းသူတို့အတွက်လည်း။လက်ကျန်ငွေအများအပြားလည်းရပါမည်လား။

၁၂။ ။(၁) ကောက်ပဲသီးနှံကို အခြေပြု၍ ချေးယူသောငွေများကို။ ချစ်တီး။သို့မ ဟုတ်သမဝါယမအသင်းထံမှ ချေးငှားမည့်အစား။ မြို့နယ်အရာရှိထံမှ ချေးငှားခြင်း၌။မည် သည့်အကျိုးအပြစ်များရှိပါသလဲ။

(၂) အပြစ်များကအကျိုးများထက်သာလွန်များပြားပါသလား။

(မှတ်ရန်။ ။သမဝါယမနည်းစနစ်များနှင့် ကောက်ပဲသီးနှံကို အခြေပြုသည့်ချေးငွေ များကိုသက်ဆိုင်စေရန်အလို့ငှာ။မေးခွန်း ၉၀၁ က ၉၀၆ ထိများကိုကြည့်ပါ။)

မြေပိုင်ရှင်များသို့ထုတ်ချေးသည့်ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေများ။

၁၃။ ။ချေးယူသူမှာ။ လယ်ယာစိုက်ပျိုး လုပ်ကိုင်သူမဟုတ်။ မြေပိုင်ရှင်ဖြစ်လျှင်မေးခွန်းနံပါတ် ၄ နှင့် ၅ များအတွက်။ သင်၏အခြေများ၌မည်သည့်ကွဲလွဲခြားနားချက်များလိပ်မည်နည်း။ မြေပိုင်ရှင်ဆိုသည်မှာ။ မြေတစ်စုံတရာကိုစိုက်ပျိုးလုပ်ကိုင်ခြင်းမပြုမလုပ်ဘဲ။ မိမိမြေကိုသီးစားလုပ်ကိုင်သူတို့သို့အငှါးချထားသည့်မြေပိုင်ဆိုင်သူကိုဆိုသည်။

ကာလရှည်ချေးငွေများ။

မှတ်ရန်။ ။ကာလရှည်ချေးငွေများမှာ။ ငါးနှစ်အတွင်းအတိုးအရင်းကိုအားလုံးပြန်၍ဆပ်ရန်မမြော်လင့်ဘဲ။ ထုတ်ချေးသောငွေများဖြစ်သည်။

၁၄။ ။(၁) မည်သည့်ကိစ္စများကြောင့်။ သင်၏မြို့ရွာဒေသ၌။ ကာလရှည် ချေးငွေကို။ (က) ကိုယ်ပိုင်မြေကို ကိုယ်တိုင်လုပ်ကိုင်သော လယ်ယာစိုက်ပျိုး လုပ်ကိုင်သူများ။ (ခ) သီးစားအဖြစ် လယ်ယာစိုက်ပျိုး လုပ်ကိုင်သူများ။ (ဂ) သီးစားလုပ်ကိုင်သူတို့သို့ မိမိတို့မြေကိုအငှါးချထားသည့် မြေပိုင်ဆိုင်သော မြေပိုင်ရှင်များက အလိုရှိကြ ပါသနည်း။ အခြေ၌ဤလူအမျိုးအစားသုံးခုကိုခွဲခြား၍ဖြေဆိုပါ။

(၂) မြန်မာပြည်ရှိ အခြား အရပ်ဒေသများ၌။ ဤလူအမျိုးအစားသုံးခုအနက်။ မည်သည့်အမျိုးအစားက။ ကာလရှည်ချေးယူငွေကို။ မည်သည့်အခြားကိစ္စများအတွက်အလိုရှိကြပါသနည်း။

လယ်ယာလုပ်သူတို့သို့ထုတ်ချေးသည့်ကာလရှည်ချေးငွေများ။

၁၅။ ။(၁) သင်၏မြို့ရွာဒေသ၌။ ကာလရှည်ချေးငွေများအားလုံးအနက်။ မည်၍မည်မျှကို။ (က) ဘန်များ။ (ခ) သမဝါယမအသင်းများ။ (ဂ) အခြားသူများ ထံမှ။ ချေးယူကြပါသနည်း။ (တဝက်။ သို့မဟုတ်အနည်းငယ်စသည်ဖြင့်ဖြေဆိုပါ။)

(၂) “အခြားသူများ”ဆိုသည်တွင်။ မည်သည့်လူမျိုးလူစားများပါဝင်ပါသနည်း။ (၎င်းသူများမှာ။ မြန်မာ၊ တရုတ်၊ ချစ်တီး။ သို့မဟုတ်အိန္ဒိယတိုင်း သားအခြားလူမျိုးများဖြစ်သည်မဖြစ်သည်ကိုဖော်ပြပါ။—အိန္ဒိယတိုင်းသား အခြားမည်သည့် လူမျိုးများ ဖြစ်သည်ကိုလည်းဖော်ပြပါ။) မည်သည့်လူမျိုးလူစားများမှာ။ ဦးရေများပြားသည်။ မည်သည့်လူမျိုးလူစားများမှာ။ ဦးရေအတော်အသင့်ဖြစ်သည်။ မည်သည့်လူမျိုးလူစားများမှာ။ ဦးရေနည်းသည်ကိုဖော်ပြ၍။ တတ်နိုင်လျှင်၎င်းတို့ဦးရေကို တဦးနှင့်တဦးယှဉ်ပြိုင်၍ဖော်ပြပါ။ သင်၏မြို့ရွာဒေသအတွင်း။ ကာလရှည်ချေးငွေများအနက်။ မည်၍မည်မျှကို၎င်းလူမျိုးလူစားအသီးသီးကထုတ်ချေးပါသနည်း။

(၃) အပိုင်း(၂) အရ သင်၏အဖြေတွင်ဖော်ပြသော လူမျိုးလူစားအသီးသီးအနက်။ မည်၍မည်မျှ။ လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူများဖြစ်ပါသနည်း။ ၎င်းသူတို့က။ ကာလရှည်ချေးငွေအားလုံးအနက်။ မည်၍မည်မျှကိုထုတ်ချေးပါသနည်း။

(၄) အပိုင်း(၂) အရ သင်၏အဖြေတွင်ဖော်ပြသောလူမျိုးလူစား အသီးသီးအနက်။ မည်၍မည်မျှ။ လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူများ မဟုတ်သော်လည်း။ မြေပိုင်သူများဖြစ်ကြပါသနည်း။ (ကြေးမြီဆပ်နိုင်၍ခေတ္တသိမ်းယူထားရသောမြေများကိုချန်လှပ်ပါ။) ၎င်းမြေပိုင်ရှင်တို့က။ ကာလရှည်ချေးငွေအားလုံးအနက်။ မည်၍မည်မျှကိုထုတ်ချေးပါသနည်း။

(၅) ငွေချေးစားသူများက။ လူမျိုးသီးခြားဖြစ်သော လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတို့ကိုသော်၎င်း၊ အခြားအထူးအမျိုးအစားဖြစ်သော လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတို့ကိုသော်၎င်း၊ သီးသန့်ပြီးလျှင်။ မိမိတို့၏ငွေများကို။ ကာလရှည်ထုတ်ချေးရန် သာ၍အလိမ္မော်ကြပါသလား။ အခြားကိစ္စအလုပ်အကိုင်များအတွက် ငွေထုတ်ချေးရန် ငြင်းပယ်ကြပါသလား။ သို့ငြင်းပယ်ကြပါလျှင်။ မည်သည့်အတွက်၎င်းတို့ကငြင်းပယ်ကြောင်းကိုဖော်ပြပါ။

(၆) ငွေချေးစားသူများက။ သီးခြား အမျိုးအစားဖြစ်သော ချေးယူသူတို့အား။ ပိုမိုသက်သာစေသောနှုန်း။ သို့မဟုတ်ပိုမိုဝန်လေးစေသောနှုန်းအရငွေထုတ်ချေးကြပါသလား။ သို့ထုတ်ချေးကြပါလျှင်။ မည်သည့်အတွက်၎င်းတို့ကသို့ပြုလုပ်ကြကြောင်းကိုဖော်ပြပါ။

(၇) ကောက်ပဲသီးနှံကိုအခြေပြု၍ ငွေချေးယူသူများမှာ။ မည်သည့်အကြောင်းအရာများရှိကြလျှင်။ တစုံတရာသောသီးခြားအမျိုးအစားဖြစ်သည့်ငွေချေးစားသူနှင့်အလုပ် လုပ်ကိုင်ကြရန်သာ၍နှစ်သက်ကြပါသနည်း။

၁၆။ ။ (၁) သင်၏မြို့ရွာအသေတွင်လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတို့က။ ကာလရှည်ချေးယူသည့်ငွေများနှင့်ပတ်သက်၍။ အောက်ပါမေးခွန်းများကိုဖြေဆိုပါ။

(က) အစဉ်အလာအတိုင်းအတိုးနှုန်းမည်မျှပါလဲ။

(ခ) အများဆုံးနှင့်အနည်းဆုံးအတိုးမှာ။ ယေဘုယျအားဖြင့်မည်မျှဖြစ်ပါသလဲ။

(ဂ) မည်သည့်အကြောင်းအချက်များရှိလျှင်။ အတိုးနှုန်းများကိုအမျိုးမျိုးသတ်မှတ်ပါသလဲ။

(ဃ) အတိုးနှုန်းကိုလပိုင်းဖြင့်သတ်မှတ်သည့်အခါ။ ယေဘုယျအားဖြင့်အင်္ဂလိပ်လဖြင့်ရေတွက်ပါသလား။ သို့မဟုတ်မြန်မာလဖြင့်ရေတွက်ပါသလား။ တနှစ်လုံးအတွက်လစဉ်အတိုးကိုဘယ်နှစ်ကြိမ်ပေးရပါသလဲ။

(င) ဘယ်နှစ်ခါအတိုးပေးရန်ထိုက်သက်ပါသလဲ။ ကောက်ပဲသီးနှံပေါ်ပြီးကာလမှတစ်ပါး။ အခြားအချိန်အခါတစုံတရာ၌အတိုးပေးရန်ထိုက်သက်ပါသလား။ ရက်စွေ၍အတိုးမပေးလျှင်။ ၎င်းအတိုးကို မည်သည့်အခါမှ။ ၎င်းအပေါ်တွင်အတိုးပေးရမည့်ကြေးမြီကဲ့သို့ပြုလုပ်ပါသလဲ။

(စ) ချေးငွေကိုပြန်ဆပ်ရမည့် ကာလအပိုင်းအခြားကို အသေအချာသတ်မှတ်လေ့ရှိပါသလား။ ရှိလျှင်အစဉ်အလာဖြစ်သောကာလအပိုင်းအခြားမှာအဘယ်ပါနည်း။ ကောက်ပဲသီးနှံပေါ်သည့် အခါမှငွေပြန်ဆပ်ရန်ကာလအပိုင်းအခြားကိုအစဉ်အလာအားဖြင့်သတ်မှတ်ပါသလား။ သဘောတူပြီးကာလ အပိုင်းအခြားမစေ့မကုန်မှီချေးယူသူက။ မိမိသဘောအရမည်သည့်အခါမဆို။ ငွေပြန်ဆပ်နိုင်ခွင့်ရသလား။ ကာလအပိုင်းအခြားကိုအသေအချာသတ်မှတ်မရှိလျှင်။ မသင့်မလျော်သည့်အချိန်၌။ ချေးယူသူမှာငွေပြန်ဆပ်ရန်တောင်းဆိုခြင်းခံရပါမည်လား။

(ဆ) ချေးယူသူက ချေးငွေအရစ်ကျ ဆပ်နိုင်ခွင့်ရှိသလား။ ရှိခဲ့ပါလျှင်။ အရစ်ကျငွေကိုဆိုင်ရာနှစ်အတွင်းမည်သည့်အချိန်မဆို။ ပြန်လည်ပေးဆပ်နိုင်ပါသလား။ ငွေချေးသူက။ ဤကဲ့သို့အရစ်ကျငွေပြန်လည်ပေးဆပ်ရန်အခွင့်အရေးအတွက်။ အပိုငွေပေးဆောင်စေရန်အလိမ္မော်ပါသလား။ အရစ်ကျငွေပေးဆပ်ပြီးလျှင်။ ၎င်းအရစ်ပေါ်၌ အတိုးယူခြင်းမှ ရပ်စဲပါသလား။ ချေးယူသူကအရစ်ကျငွေပြန်မဆပ်မှီ။ ချေးငှားသူအားနှုတ်ပေးရသေး

ပါသလား။ ဤကဲ့သို့ နိတစ်မပေးလျှင်မည်ကဲ့သို့ အပြစ်ဆိုက်ရောက်ပါသလဲ။ ချေးယူသူ ပြန်ဆပ်သည့် အရစ်ကျငွေကို လက်မခံ ငြင်းပယ်ကြောင်းသင်ကြားဘူးပါသလား။

(ဇ) ငွေချေးသူက။ မည်သည့်အခါမဆိုချေးငွေကိုပြန်၍ တောင်းရန်အခွင့်ရှိပါသလား။ မည်သည့်အမျိုးအစားမဆိုဖြစ်သည့်ငွေချေးသူများက။ ၎င်းအခွင့်ကိုမည်သည့်အခါ အသုံးပြုကြပါသလဲ။ မည်သည့်အတွက်ထိုသို့ပြုလုပ်ကြပါသလဲ။ ဤကဲ့သို့ချေးငွေကိုပြန်၍ တောင်းသည့်အတွက်။ ငွေချေးယူသူတို့မှာ။ မည်သည့်စရိတ်များကုန်ကျရပါသလဲ။ ယခုကဲ့သို့ချေးငွေပြန်၍တောင်းသည့်အခါ။ ချေးယူသူကမူလငွေချေးသူနှင့်ပင်အသစ်ချေးငွေတစ်ရပ်ကိုချေးယူရန်စီမံသည့်အလေ့အထရှိပါသလား။

(ဈ) အစဉ်အလာအတိုင်းမည်သည့်အာမခံမျိုးပေးပါသလဲ။

(ည) အခြားမည်သည့်အာမခံမျိုးများကိုပေးလေ့ပေးထရှိပါသလဲ။

(ဋ) ပစ္စည်းပေါင်နှံခြင်းကို။ အာမခံအဖြစ်ယူလျှင်။ အမြတ်အစွန်းများ ခံယူအကျိုးခံစားစေရန်ပေါင်နှံခြင်းမည်၍မည်မျှလုပ်လေ့လုပ်ထရှိသလဲ။

(ဌ) ချေးငွေအတွက်မည်သည့်စာချုပ်စာတမ်းများကိုချုပ်ဆိုရပါသနည်း။ မည်သည့်ဘာသာဖြင့်၎င်းစာချုပ်များကိုရေးသားကြပါသလဲ။

(ဍ) စာချုပ်စာတမ်းကိုဖြည့်စွက်ရန်။ နှုတ်ကတိတစုံတရာထားရပါသလား။

(ဎ) ၎င်းကဲ့သို့သောချေးငွေများအတွက်။ အခြားမည်သည့် စည်းကမ်းအချက်များကိုထားလေ့ရှိပါသလဲ။

(ဏ) ဖော်ပြခြင်း မပြုသော်လည်း။ မည်သည့်စည်းကမ်း အချက်များကိုသိနားလည်ကြပါသနည်း။

(တ) ချေးငွေထုတ်ပေးသည့်အခါ။ ငွေရင်းမှမည်၍မည်မျှနုတ်၍ယူပါသနည်း။

(ထ) ချေးငွေထုတ်ပေးသည့်အခါ။ အတိုးတစုံတရာနုတ်၍ယူပါသလား။ သို့နုတ်ယူလျှင်မည်မျှနုတ်ယူပါသနည်း။

(ဒ) ငွေချေးယူသူ။ သို့မဟုတ်ငွေထုတ်ချေးသူတို့မှာ။ တဦးကတဦးကိုထုံးစံလေ့အတိုင်းမည်သည့်လက်ဆောင်များပေးကြရပါသနည်း။

(ဓ) ရက်စေ့၍အတိုးမပေးလျှင်။ ကျရှိသောအတိုးပေါ်တွင် နောက်ထပ်အတိုးစ၍တွက်စစ်ခြင်းမပြုမှီ။ ငွေထုတ်ချေးသူက မည်မျှကြာ စောင့်ဆိုင်းပါသနည်း။

(၂) ယခုမေးခွန်းပဌမပိုင်းရှိ အချက်တစုံတရာကိုသင်ဖြေဆိုခဲ့သောအဖြေ၌။ ကာလရှည်ချေးငွေသီးခြားဖြစ်သောအမျိုးအစား တစုံတရာအတွက်။ ပြောင်းလဲချက်တစုံတရာပြုလုပ်ရန်လိုပါသလား။

၁၇။ ။ ကာလရှည်ချေးငွေများအတွက်အတိုးနှုန်းများမှာ။ တနှစ်နှင့်တနှစ်ကျွဲပြားခြားနားပါသလား။ သို့မဟုတ်အတူတူပင်ရှိနေပါသလား။ လွန်ခဲ့သည့် ၁၀ နှစ်။ အနှစ် ၂၀ အတွင်း။ ၎င်းအတိုးနှုန်းများမည်သို့ပြောင်းလဲခြင်းရှိပါသလဲ။

၁၈။ ။ ကာလရှည်ချေးငွေအပေါ်တွင်တောင်းခံသည့်အတိုးနှုန်းနှင့်။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့် ချေးငွေပေါ်တွင်တောင်းခံသည့် အတိုးနှုန်းကိုနှိုင်းစာလျှင်။ မည်သို့နေပါ

သလဲ။ သို့နိုင်စာရသည့်အချက်များသည်။ နောက်ဆယ်နှစ်။ အနှစ်နှစ်ဆယ်လောက်အတွင်း  
မည်သို့နေပါသလဲ။

၁၉။ ။ (၁) ဂုဏ်သရေရှိသောငွေချေးယူသူများသည်။ ကာလရှည်ချေးငွေများနှင့်  
စပ်လျဉ်း၍။ မည်သည့်အခက်အခဲများနှင့်တွေ့ကြုံကြရပါသနည်း။ ယခုအချက်၌ချေးယူရန်  
ကိစ္စအလိုက်ကွဲပြားခြားနားချက်တစ်ခုတရားရှိပါသလား။

(၂) ၎င်းအခက်အခဲများသည်။ မည်ကဲ့သို့ပေါ်ပေါက်လာပါသနည်း။

(၃) သက်သာခွင့်ရရန်သင်ကမည်ကဲ့သို့အကြံဉာဏ်ပေးမည်နည်း။

၂၀။ ။ (၁) မိမိတို့မြေကို တိုးတက်ကောင်းမွန်အောင် ပြုလုပ်လိုသော လယ်ယာ  
လုပ်ကိုင်သူများအား။ အစိုးရမင်းတို့က။ အတိုးနှုန်းတရားလျှင်တလ ၁၃ ၈-၄ ပိုင်နှုန်းနှင့်။  
အချို့သောစည်းကမ်းအချက်များထားလျက်။ ကာလရှည်စွာချေးငှားရန်ဆန္ဒရှိကြောင်းသင်  
သိရှိပါသလား။

(၂) အဘယ်ကြောင့်ယင်းသို့သောချေးငွေများကို။ အနည်းငယ်သောလယ်ယာလုပ်  
ကိုင်သူတို့ကသာချေးယူလိုကြပါသနည်း။

(၃) ယင်းသို့သောချေးငွေအတွက် ခံဝန်ချုပ်ဆိုသည့်အပေါ်ကို။ အထက်အပေါ်  
များကိုကျော်၍အလျင်ရယူပိုင်ခွင့်ပေးသင့်ပါသလား။

၂၁။ ။ (၁) မြန်မာပြည်၌ မြေပေါင်ဘန်များ စီမံ ပေးချက်မှာ။ အလိုရှိအပ်ပါသ  
လား။

(၂) မည်သည့်နည်းဖြင့် ၎င်းဘန်များသည်။ (က) ကိုယ်ပိုင်မြေတွင်ကိုယ်တိုင်လုပ်  
ကိုင်သောလယ်ယာလုပ်ကိုင်သူများ။ (ခ) သီးစားလုပ်သော လယ်ယာလုပ်ကိုင်သူများ။

(ဂ) မိမိတို့မြေကိုသီးစားချသောမြေပိုင်ရှင်များအတွက်အသုံးကျနိုင်ပါသနည်း။

(၃) မြေပေါင်ဘန်များကို သီးစားလုပ်သူများက။ မည်သည့်အာမခံမျိုး ပေးပါမည်  
နည်း။

(၄) မြေပေါင်ဘန်များသည်။ ယခုမေးခွန်းအပိုဒ် (၂) တွင် ဖော်ပြထားသောလူအ  
တန်းအစားသုံးမျိုးလုံးကိုငွေချေးသင့်ကြောင်းသင်ကထောက်ခံပြောဆိုပါသလား။

(၅) ကာလရှည်ချေးငွေများထုတ်ချေးသောဘန်များသည်။ အတိုးနှင့်တကွ။ ငွေရင်း  
မှအရစ်ကျငွေကိုနှစ်စဉ်ပေးဆပ်စေလိုသည့်ပြင်။ သို့ပေးဆပ်ခြင်းများကိုလည်း အချိန်မှန်မှန်  
ပေးဆပ်စေလိုသည်။ မြေပေါင်ဘန်များလည်း။ ၎င်းနည်းစနစ်ကိုလိုက်နာရလိမ့်မည်။ အတိုး  
မှာ။ များစွာသောအရပ်ဒေသများတွင်။ ချစ်တီးတို့အားပေးရသည့်အတိုးအောက်လျော့ပေါ့  
မည်ဖြစ်သည့်ပြင်။ သမဝါယမအသင်းများတွင် ပေးရသည့်အတိုးနှင့်အတူပင် ဖြစ်ကောင်း  
ဖြစ်လိမ့်မည်။ သို့သော်လည်းချေးယူသူသည်ငွေကို မပေးမဆပ်ပျက်ကွက်ခဲ့လျှင်။ ဘန်ကအ  
များအားဖြင့်မစောင့်နိုင်ဘဲ။ မြေကိုရောင်းချရပေလိမ့်မည်။ မြန်မာပြည်တွင် လယ်ယာလုပ်  
ကိုင်သူများက။ ဤကဲ့သို့သောဘန်ကိုနှစ်သက်မည်ဟုသင်ထင်မြင်ပါသလား။

၂၂။ ။ (၁) ကာလရှည်ချေးငွေများနှင့်စပ်လျဉ်း၍။ လယ်ယာ လုပ်ကိုင်သူများအ  
တွက်တိုးတက်၍ လွယ်လင့်တကူဖြစ်စေခြင်းငှါ။ မြေပေါင်ဘန်ဖွင့်ခြင်းမှတစ်ပါး အခြားမည်  
သည့်စီမံချက်များကိုသင်ကထောက်ခံပြောဆိုလိုပါသနည်း။

(၂) သင်ထောက်ခံပြောဆိုသည့် နည်းလမ်းတစ်ခုတရားအရ။ ထုတ်ချေးသည့်ချေးငွေ  
များအတွက်။ မည်သည့်အာမခံမျိုးရနိုင်ပါသနည်း။ ချေးယူသူမှာ။ ချေးငွေတရပ်အတွက်  
စရိတ်မည်မျှမကျကုန်ပါမည်နည်း။

(၃) သင်ထောက်ခံ ပြောဆိုသောစီမံချက်များအတွက်။ မည်သို့ကျနသေချာစွာလုပ်ကိုင်နိုင်ကြောင်းကို။ သင်တတ်နိုင်သမျှစုံလင်အောင်ဖော်ပြပါ။

မှတ်ရန်။ ။ မေးခွန်းနံပါတ် ၉၀၇ က ၉၁၀ များထိ သမဝါယမ နည်းစနစ်များကို။ ကာလ ရှည်ချေးငွေများနှင့် သက်ဆိုင်စေခြင်းအလို့ငှါ။ မေးခွန်းနံပါတ် ၉၀၇ က ၉၁၀ များထိကြည့်ပါ။

မြေပိုင်ရှင်တို့သို့ထုတ်ချေးသည့်ကာလရှည်ချေးငွေများ။

၂၃။ ။ ချေးယူသူသည်။ လယ်ယာလုပ်ကိုင်သူမဟုတ်ဘဲ။ မြေပိုင်ရှင်ဖြစ်လျှင်။ မေးခွန်းနံပါတ် ၁၅ နှင့် ၁၆ များအရ သင်၏အဖြေများတွင်။ မည်ကဲ့သို့ကွဲပြားခြားနားချက်များအလိုရှိအပ်ပါသနည်း။ မြေပိုင်ရှင်ဆိုသည်မှာ။ မြေတစ်စုံတရာကို ကိုယ်တိုင်မလုပ်မကိုင်ဘဲ။ မိမိမြေကိုသီးစားလုပ်သူတို့သို့အငှါးချသည့်မြေပိုင်ဆိုင်သူကိုဆိုလိုသည်။

ကြားချေးငွေများ။

မှတ်ရန်။ ။ ကြားချေးငွေများမှာ။ ၎င်းတို့ကိုနောက်စပါးပေါ်လျှင် ပေးဆပ်ရန်မမြေြလင့်ဘဲ။ ၂ နှစ်။ ၃ နှစ်။ သို့မဟုတ် ၄ နှစ်အတွင်းမှ ပေးဆပ်ရန် မြေြလင့်သော ချေးငွေများဖြစ်သည်။

၂၄။ ။ (၁) မည်သည့်ကိစ္စများအတွက်။ သင်၏မြို့ရွာဒေသတွင်ကြားချေးငွေများကို။ (က) ကိုယ်ပိုင်လယ်ကိုကိုယ်တိုင်လုပ်ကိုင်သောလယ်ယာလုပ်ကိုင်သူများ (ခ) သီးစားအဖြစ်လယ်ယာလုပ်ကိုင်သူများ (ဂ) သီးစားလုပ်သူတို့သို့။ မိမိတို့မြေကိုအငှါးချထားသည့်မြေပိုင်ဆိုင်သောမြေပိုင်ရှင်များကအလိုရှိကြပါသနည်း။ အဖြေ၌၍အတန်းအစားသုံးမျိုးကိုခွဲခြား၍ဖြေဆိုပါ။

(၂) မြန်မာပြည်အခြားအရပ်ဒေသများ၌။ ၍အတန်းအစားသုံးမျိုးအနက်။ အတန်းအစားတမျိုးမျိုးက။ ကြားချေးငွေကိုမည်သည့်အခြားကိစ္စများအတွက်။ အလိုရှိကြသနည်း။

၂၅။ ။ (၁) မေးခွန်းနံပါတ် ၁၆ နှင့် ၁၇ များအရသင်၏အဖြေများ၌။ လယ်ယာလုပ်ကိုင်သူတို့ချေးယူသည့် ကြားချေးငွေများအတွက် မည်သည့်ပြောင်းလဲချက်များပြုလုပ်လိုပါသနည်း။

(၂) မေးခွန်းနံပါတ် ၁၆ နှင့် ၁၇ များအရသင်၏အဖြေများ၌။ မြေပိုင်ရှင်တို့ချေးယူသည့်ကြားချေးငွေများအတွက်။ မည်သည့်ပြောင်းလဲချက်များပြုလုပ်လိုပါသနည်း။

၂၆။ ။ (၁) ကြားချေးငွေကိုရရန်။ ဂုဏ်အသရေရှိသောငွေချေးယူသည့်လယ်ယာလုပ်ကိုင်သူ။ သို့မဟုတ်မြေပိုင်ရှင်တို့ သည်မည်သည့်အခက်အခဲနှင့် တွေ့ကြုံကြပါသနည်း။ ၎င်းအချက်တွင်ချေးယူသောကိစ္စကိုလိုက်၍ကွဲပြားခြားနားခြင်းရှိပါသလား။

(၂) ၎င်းအခက်အခဲများသည်။ မည်ကဲ့သို့ပေါ်ပေါက်လာသနည်း။

(၃) သက်သာခွင့်ရရန်မည်ကဲ့သို့အကြံဉာဏ်ပေးမည်နည်း။

ချေးငွေအမျိုးမျိုး။

၂၇။ ။ လယ်ယာလုပ်ကိုင်သူတို့အား။ ငွေမှန်မှန်ချေးငှါးသောသူများ၌။ အချင်းချင်းအတူအမြိုင်ရှိကြပါသလား။

၂၈။ ။ငွေချေးစားသူအမျိုးအစား တစ်စုံတရာအပေါ်တွင်။ မလိုမုန်းထားခြင်းအများ  
ရှိကြပါသလား။ ၎င်းအချက်မှာ။ မည်သည့်အကြောင်းကြောင့်ဖြစ်ပါသနည်း။ ၎င်းအချက်ကို  
မည်သို့ပျောက်အောင်ပြုလုပ်နိုင်ပါမည်နည်း။

၂၉။ ။ (၁) ငွေချေးယူသူတို့မှာ။ ၎င်းတို့ကပေးရန်ရှိသည့် အတိုးကိုအများအားဖြင့်  
တွက်စစ်နိုင်ပါသလား။ သို့မဟုတ်ငွေချေးသူ၏စာရင်းများ မှန်မမှန်စစ်ဆေးရန်အခြားလူက  
၎င်းအတိုးကိုတွက်စစ်ပေးရပါသလား။

(၂) ငွေချေးသူရေးမှတ်ထားသည့်ငွေစာရင်းကို။ ငွေချေးယူသူတို့သည်အထက်  
နည်းဖြင့်မှန်မမှန် စစ်ဆေးလေ့ရှိကြပါသလား။ သို့မဟုတ်၎င်းတို့သည်ငွေချေးသူထားသည့်  
စာရင်းကိုယုံကြည်ကြပါသလား။

(၃) ငွေချေးသူအမျိုးအစားအားလုံးတို့မှာ။ စင်စစ်အားဖြင့်မှန်ကန်သောစာရင်းများ  
ကိုထားလေ့ရှိကြပါသလား။ ၎င်းသူတို့သည်အတိုးကို မည်သို့မှန်ကန်အောင် တွက်စစ်ပါ  
သနည်း။

(၄) စာရင်းများနှင့်စပ်လျဉ်း၍ အငြင်းအခုံများ၏အစဉ်အလာဖြစ်သော အကြောင်း  
ရင်းမှာ။ မည်သည်ပါနည်း။ မည်သည့်ငွေချေးစားသူမျိုးများနှင့်စပ်လျဉ်း၍။ ၎င်းအငြင်းအခုံ  
များပေါ်ပေါက်ပါသနည်း။

၃၀။ ။ (၁) (က) အပေါင်စာချုပ်ရှိသည့်အခါ။ (ခ) ကတိလက်မှတ်ရှိသည့်အ  
ခါ။ (ဂ) အာမခံအဖြစ်စာချုပ်စာတမ်းမရှိသည့်အခါ။ ချေးငွေတစ်စုံတရာပေးဆပ်ခြင်းကို။  
မည်သို့ဝန်ခံအမှတ်အသားပြုကြပါသနည်း။

(၂) လယ်ယာလုပ်ကိုင်သူတို့မှာ။ ငွေအချို့အဝက်သာ ပေးဆပ်သည့်အခါ။ ပြေစာ  
လက်မှတ်ကိုအစဉ်အလာအားဖြင့်ရရှိကြပါသလား။

(၃) ၎င်းသူတို့မှာ။ ၎င်းပြေစာလက်မှတ်ကိုရရန်အခက်အခဲတွေ့ကြပါသလား။

၃၁။ ။ ကတိလက်မှတ်။ အပေါင်စာချုပ်။ သို့မဟုတ်အခြားစာချုပ် စာတမ်းများကို  
သော်၎င်း။ ချေးငွေများအတွက်အာမခံအဖြစ် ပေးထားသော လက်ဝတ်လက်စားများကို  
သော်၎င်း။ ပြန်၍ရကြရန်လယ်ယာလုပ်ကိုင်သူတို့မှာ တရံတခါမည်သည့် အခက်အခဲတွေ့  
ကြုံကြရပါသနည်း။ မည်သည့်အကြောင်းများကြောင့် ၎င်းအခက်အခဲများ ဖြစ်ကြပါသ  
နည်း။ ငွေချေးယူသူများသည်မည်ကဲ့သို့ဆောင်ရွက်ပြုလုပ်ကြပါသနည်း။ ငွေချေးယူသူတို့က  
၎င်းအခက်အခဲများကို မည်ကဲ့သို့ကာကွယ်တားမြစ်နိုင်ပါသနည်း။ ၎င်းအခက်အခဲများကို  
တခါတည်းကာကွယ်တားမြစ်နိုင်ပါသလား။

၃၂။ ။ (၁) အာမခံခိုင်လုံ၍။ အနည်းငယ်သောအချိန်ကာလအတွင်း ပေးဆပ်ရန်  
အထက်ကစီမံချက်မရှိသော်လည်း။ ငွေချေးသူအမျိုးမျိုးက။ ၎င်းတို့ချေးငွေများကိုချက်ခြင်း  
သော်၎င်း။ အနည်းငယ်သောအချိန်ကာလအတွင်းသော်၎င်း။ ပေးဆပ်စေရန်။ ချေးယူသူတို့  
ထံမှတခါတရံရတ်တရက်တောင်းဆိုတတ်ကြပါသလား။

(၂) ၎င်းအခါများတွင်။ ၎င်းသူတို့ကငွေချေးယူသူတို့အား ယေဘုယျအားဖြင့် မည်  
သည်ကိုအကြောင်းပြကြပါသလဲ။

(၃) ယေဘုယျအားဖြင့်အမှန်အကြောင်းများမှာ။ မည်သည်များပါနည်း။

(၄) ၎င်းတို့၏ငွေများကို အခြား၌သာ၍အမြတ်အစွန်းရအောင် အသုံးပြုခွင့်ရသော  
ကြောင့်။ ၎င်းတို့ကယင်းသို့ငွေများပြန်ဆပ်စေရန်တောင်းဆိုကြပါသလား။

(၅) မည်သည့်သက်သာခွင့်များရနိုင်ပါသနည်း။

၃၃။ ။ငွေချေးယူသူတစ်ဦးတယောက်မှာ။ အခြားငွေထုတ်ချေးသူထံအပေါ်စာချုပ်သစ်ချုပ်ဆိုရမည့်စရိတ်များကိုကျခံရတော့မည်ဖြစ်သောကြောင့်။ မိမိထံကကာလရှည်ချေးယူငွေတစ်တရာအတွက် ငွေချေးယူသူ၏မြေကို အပေါ်ရရှိထားပြီးဖြစ်သည့် ငွေထုတ်ချေးသူတစ်တယောက်က။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့် နောက်ထပ်ချေးငွေအတွက် အစဉ်အလာဖြစ်သောအတိုးနှုန်းထက်ပိုမို၍။ ၎င်းငွေချေးယူသူအပေါ်တွင်တောင်းဆိုပါသလား။ ၎င်းကဲ့သို့သောချေးငွေ ၂ ရပ်လုံးအတွက်ခိုင်လုံသောအာမခံရှိလျက်နှင့် ထိုသို့တောင်းဆိုခြင်းကိုပြုလုပ်ပါသလား။ မည်သည့်ငွေချေးစားသူမျိုးများနှင့် ၎င်းအကြောင်းသက်ဆိုင်ပါသနည်း။ ၎င်းသူများတို့။ အများအပြားရှိကြပါသလား။

၃၄။ ။သုံးနှစ်တကြိမ်ကိုယ်စားလှယ်များ ပြောင်းလဲသည့် ချစ်တီးထုံးစံကြောင့်။ ငွေချေးယူသူမျိုးတစ်တရာမှာ။ အခက်အခဲများမည်သို့တွေ့ကြုံရပါသလဲ။

၃၅။ ။ငွေချေးစားသူမျိုး တစ်တရာအပေါ်၌။ ငွေချေးယူသူတို့က မည်သည့်အခြားငြီးတွားပြောဆိုချက်များရှိကြပါသလဲ။ မည်သည့်ပြုပြင်ရန်အချက်များကိုသင်ကအကြံဉာဏ်ပေးပါမည်နည်း။

၃၆။ ။ကတိလက်မှတ်အတိုင်းရထိုက်သင့်သည့်ငွေကို တရားမရုံးတော်များမှတစ်ဆင့် ပြန်၍ရယူနိုင်ရန်။ သင်၏မြို့ရွာဒေသ၌ ပျမ်းမျှအားဖြင့်မည်၍ မည်မျှကာလ ကြာရှည်ပါသနည်း။ ၎င်းအချိန်ကာလကိုမည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

၃၇။ ။(၁) သင်၏မြို့ရွာဒေသတွင်။ အပေါ်တရားမှ၌ အဦးဒီကရီရရှိရန်။ ဖျမ်းမျှအားဖြင့်မည်၍မည်မျှ ကာလကြာရှည်ပါသနည်း။ ၎င်းကာလအပိုင်းအခြားကို မည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

(၂) အပေါ်အတွက်အဦးဒီကရီရရှိပြီးနောက် ခြောက်လစေ့ကုန်သည့်အခါ။ အပြီးသတ်ဒီကရီရရှိရန် ဖျမ်းမျှအားဖြင့် မည်မျှကြာအောင် ထပ်မံအချိန်ကာလ ဆိုင်းရပါသေးသလဲ။ ၎င်းအချိန်ကာလကိုမည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

(၃) အပြီးသတ်ဒီကရီချမှတ်သည့်နေ့ရက်နှင့် ရောင်းချရန်ကြော်ငြာသည့်နေ့ရက်စပ်ကြားအတွင်း။ အချိန်ကာလသာမန်အားဖြင့်မည်မျှကြာပါသနည်း။ ၎င်းစပ်ကြားအချိန်ကာလကိုမည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

(၄) ရောင်းချရန်ကြော်ငြာသည့်နေ့ရက်နှင့် ငွေပြန်ရသည့် နေ့ရက်စပ်ကြား။ ဖျမ်းမျှအားဖြင့်အချိန်ကာလမည်မျှကြာပါသနည်း။ ၎င်းအချိန်ကာလကို မည်သို့တုံ့အောင် ပြုနိုင်ပါမည်နည်း။

(၅) အပေါ်အတွက်အဦးဒီကရီက ခွင့်ပြုသည့်ခြောက်လကာလ အပိုင်းအခြားကို။ လျော့ချရန်သင့်မသင့်။ မည်သည့်အကြောင်းများရှိပါသနည်း။ သင်ကမည်၍မည်မျှလျော့ချရန်ထောက်ခံပါသနည်း။

၃၈။ ။(၁) သင်၏မြို့ရွာဒေသတွင်။ ငွေချေးယူသူနှင့် ငွေထုတ်ချေးသူတို့တဦးနှင့်တဦးအငြင်းအခုံဖြစ်လေ့ရှိပါသလား။

(၂) ယင်းသို့သောအငြင်းအခုံများမှာ။ တဦး၏ဘာသာစကားကိုတဦးကအယူအဆမှားခြင်းကြောင့်ဖြစ်ပေါ်လာပါသလား။

(၃) မည်သည့်အခြားအကြောင်းများအတွက်။ အငြင်းအခုံဖြစ်လေ့ရှိပါသနည်း။

(၄) သင်၏မြို့ရွာဒေသ၌၊ အခြင်းအခံများကိုဖြန့်ဖြေဆုံးဖြတ်ရန် ခုံသမာဓိလူကြီးများအား၊ မည်မျှလောက်အသုံးပြုကြပါသနည်း။ ခုံသမာဓိလူကြီးများကို မည်သို့ခန့်ထားကြပါသနည်း။ ၎င်းတို့စီရင်ဆုံးဖြတ်ချက်သည်အများအားဖြင့်အကျိုးပြီးမြောက်ပါ၏လား။

၃၉။ ။ (၁) ငွေထုတ်ချေးသူတို့ကယေဘုယျအားဖြင့် ချေးငွေယူသည့်ကိစ္စကိုမေးမြန်းတတ်ပါသလား။

(၂) ဤအချက်တွင် ငွေချေးယူသူတို့က ငွေထုတ်ချေးသူကို မကြာမကြာ လိမ်လည်လှည့်ဖြားတတ်ပါသလား။

(၃) ယင်းကဲ့သို့သောအချက်များတွင်၊ အမှန်အကြောင်းကိစ္စများမှာ၊ အစဉ်အလာအားဖြင့်မည်သည်များပါနည်း။ မည်သည့် အကြောင်းကိစ္စများမှာ၊ အစဉ်အလာအားဖြင့် ဟန်ဆောင်ပြောဆိုသည့်အကြောင်းကိစ္စများဖြစ်ပါသနည်း။

လယ်ယာထွက်သီးနှံကိုရောင်းချခြင်း။

၄၀။ ။ (၁) သင်၏ စီရင်စုနယ်အတွင်း အများအားဖြင့် ထွက်သော မည်သည့်ကောက်ပဲသီးနှံကိုအနီးအပါးတွင်သုံးစွဲစားသောက်ကြပါသလဲ။ မည်သည့်ကောက်ပဲသီးနှံကိုရပ်ဝေးတွင်သုံးစွဲစားသောက်ကြပါသလဲ။

(၂) အနီးအပါး၌သုံးစွဲစားသောက်သောကောက်ပဲသီးနှံများကို လယ်ယာလုပ်ကိုင်သူများကလက်လီရောင်းချကြသလား။ မရောင်းချလျှင်၊ သုံးစွဲစားသောက်သူထံမရောက်မှီ ၎င်းကောက်ပဲသီးနှံများမှာ၊ မည်သူတို့လက်သို့တဆင့် ပြောင်းကြသနည်း။ ထိုသူများသည် ကောက်ပဲသီးနှံအတွက်ပေးရန်မိမိတို့အလိုရှိသောငွေကိုမည်ကဲ့သို့ရကြပါသလဲ။ မည်သည့်အခါလယ်ယာလုပ်ကိုင်သူအား ငွေချေပေးပါသနည်း။ သာမန်အလတ်စားလယ်ယာလုပ်ကိုင်သူတဦးက၊ တကြိမ်လျှင်အစဉ်အလာအားဖြင့်မည်မျှရောင်းချတတ်ပါသနည်း။

(၃) ရပ်ဝေးသို့ပို့သောကောက်ပဲသီးနှံအတွက်။—

(က) ၎င်းသီးနှံများကိုဆိုင်ရာရပ်ရွာကရောင်းဝယ်သူများကဖြစ်စေ၊ အခြားအရပ်ကရောင်းဝယ် သူများကဖြစ်စေ၊ ရပ်ဝေးဝယ်ယူသူများ၏ ပွဲစားများ။ သို့မဟုတ်ကိုယ်စားလှယ်များကဖြစ်စေ၊ ဝယ်ယူကြပါသလား။

(ခ) ရောင်းဝယ်သူများသည် မိမိတို့၏ငွေနှင့် အလုပ်လုပ်ကိုင်ကြသလား။ သို့မဟုတ်ငွေချေးယူ၍ အလုပ်လုပ်ကိုင်ကြသလား။ သို့မဟုတ် ဟွန်ဒီလက်မှတ်များအတွက်ပေးရန်ရှိသည်မှ လျော့ပေါ့ခွင့်ပြုသည့် ငွေကိုခံယူခြင်းအားဖြင့်ငွေရအောင်ပြုလုပ်ကြပါသလား။

(ဂ) ရောင်းဝယ်သူများသည်အများအားဖြင့် ငွေချေးယူခဲ့လျှင်၊ မည်သူထံမှမည်မျှအတိုးနှုန်းနှင့် ချေးကြပါသနည်း။ ဤချေးငွေအတွက်မည်သည့်အာမခံမျိုးကိုအစဉ်အလာအားဖြင့်ယူလေ့ရှိသနည်း။

(ဃ) ရောင်းဝယ်သူများသည်အများအားဖြင့်၊ ဟွန်ဒီလက်မှတ်များနှင့်ကြေးငွေချေးယူလျှင်၊ အကျယ်ဖော်ပြပါ။

(င) ဟွန်ဒီလက်မှတ်များကို များစွာအသုံးမပြုလျှင်၊ အဘယ်ကြောင့်အသုံးမပြုကြောင်းဖော်ပြပါ။

(စ) သာမန်အလတ်စားလယ်ယာလုပ်ကိုင်သူတဦးတယောက်မှာ၊ တကြိမ်လျှင် အစဉ်အလာအတိုင်းမည်မျှရောင်းချပါသနည်း။

(ဆ) လယ်ယာ လုပ်ကိုင်သူ ရထိုက်သည့်ငွေကို။ ၎င်းအားမည်သည့်အခါထုတ်ပေးပါသနည်း။

၄၁။ ။(၁) သင်၏စီရင်စုနယ်အတွင်း လယ်ယာလုပ်ကိုင်သူအများတို့မှာ။ ၎င်းတို့သီးနှံရောင်းချခြင်းနှင့်စပ်လျဉ်း၍ ငွေချေးယူတတ်ပါသလား။ မည်သည့်ကောက်ပဲသီးနှံများကို။ ၎င်းသူတို့ဖိုက်ပျိုးကြပါသလဲ။ ၎င်းတို့မှာ။ ၎င်းတို့လုပ်ကိုင်သည့် မြေကိုပိုင်ဆိုင်သူများဖြစ်ပါသလား။ သို့မဟုတ်သီးစားလုပ်သူများဖြစ်ပါသလား။ အစဉ်အလာအားဖြင့်မည်မျှချေးယူတတ်ကြပါသနည်း။ ချေးငွေများကို မည်သူထံမှ ချေးယူကြပါသနည်း။ ၎င်းချေးယူငွေများ ဆိုင်ရာအကြောင်းအရာများနှင့် စည်းကမ်းအချက်များကို သင်တတ်စွမ်းသလောက် ထပ်မံဖြေဆိုပါ။

(၂) သင်၏စီရင်စုနယ်အတွင်းများစွာသောလယ်ယာလုပ်ကိုင်သူတို့မှာ။ ငွေမရှိခြင်း။ ၎င်းပြင်၎င်းတို့မြီရှင်များကအနိုင်အထက်ဖိစီးခြင်းအကြောင်းများကြောင့်။ မိမိတို့လယ်ယာထွက်သီးနှံကို။ ၎င်းအကြောင်းများမရှိခဲ့ပါမူရောင်းချမည့် အချိန်ထက်စောသောအချိန်တွင်ရောင်းချကြပါသလား။ မည်သည့်ကောက်ပဲသီးနှံများကို။ ၎င်းသူတို့ ဖိုက်ပျိုးကြပါသလဲ။ ၎င်းတို့မှာ။ ၎င်းတို့လုပ်ကိုင်သည့်မြေကိုပိုင်ဆိုင်သူများဖြစ်ပါသလား။ သို့မဟုတ်သီးစားလုပ်သူများ ဖြစ်ပါသလား။ ၎င်းတို့လယ်ယာထွက်သီးနှံကို ထိုသို့အနိုင်အထက်ရောင်းချရန်အကြောင်းမရှိခဲ့ပါလျှင်။ ၎င်းသီးနှံကို မည်မျှကြာအောင်။ ၎င်းတို့ကသိမ်းဆည်းထားကြပါမည်နည်း။ ၎င်းတို့မှာ။ စောစောကပင်။ ၎င်းသီးနှံအားလုံးကိုရောင်းချရသလား။ သို့မဟုတ်အချို့အဝက်ကိုသာရောင်းချရသလား။ ၎င်းတို့မှာ။ ဤနည်းဖြင့် သာမန်နှစ်တွင်မည်မျှဆုံးပါးရပါသနည်း။ ၎င်းတို့ကငွေများချေးယူမည့်အစား။ စောစောကရောင်းချရန်သာ၍နှစ်သက်ပါသလား။ သို့မဟုတ်၎င်းတို့မှာ။ ငွေချေးယူရရှိနိုင်ခြင်းမရှိဘူးလား။

(၃) ယခုမေးခွန်းတွင်ပါရှိသည့်အကြောင်းအချက်များတွင်။ လယ်ယာလုပ်ကိုင်သူတို့ကိုကူညီရန်မည်သည့်စီမံချက်များကိုသင်ပေးပြလိုပါသနည်း။

၄၂။ ။ငွေချေးယူသော လယ်ယာလုပ်ကိုင်သူများမှာ။ ၎င်းတို့မြီရှင်များက။ ၎င်းတို့လယ်ယာထွက် သီးနှံကိုစီမံထူခွဲသည့်နည်းလမ်း။ သို့မဟုတ်၎င်းကို ရောင်းချမည့်လူများနှင့်စပ်လျဉ်း၍အုပ်ချုပ်ထားခြင်းကိုခံနေကြပါသလား။

၄၃။ ။(၁) မည်သည့်လယ်ယာထွက်သီးနှံမျိုးများကို။ ရပ်ကွက်ဆိုင်ရာရောင်းဝယ်သူများ။ သို့မဟုတ်စက်ပိုင်များက ရက်လအတန်ကြာရှည်မှရောင်းချရန်အလို့ငှါ။ သိုလှောင်ထားကြပါသလား။ ၎င်းရောင်းဝယ်သူများသည်။ အများအားဖြင့်။ ၎င်းအလုပ်အတွက်ငွေချေးယူကြပါသလား။ ၎င်းတို့ချေးယူငွေများအတွက်မည်သည့်အာမခံကိုပေးကြပါသလဲ။

(၂) လယ်ယာ လုပ်ကိုင် သူများသည်။ မိမိတို့လယ်ယာထွက် သီးနှံများပေါ်ပြီးသည့်နောက်ရက်လရှည်ကြာမှ ရောင်းချရန်အလို့ငှါ။ သိုလှောင်ထားကြပါသလား။ လယ်ယာထွက်သီးနှံကို သိုလှောင်ထားစဉ်။ အသုံးလိုသောငွေကို။ ၎င်းတို့မှာ မည်ကဲ့သို့ရရှိကြပါသလဲ။

(၃) ယခုမေးခွန်းအပိုဒ် (၁) နှင့် (၂) တွင် ပေါ်ပြသည့်အချက် တရပ်ရပ်၌။ လယ်ယာထွက် သီးနှံများကို အာမခံအဖြစ်ပေးသွင်းခဲ့လျှင်။ ၎င်းအချက်ကို မည်ကဲ့သို့စီမံကြောင်း။ ချေးငွေများဆိုင်ရာအစဉ်အလာဖြစ်သော စည်းကမ်းအချက်များကိုသင်တတ်စွမ်းနိုင်သ၍ပေါ်ပြပါ။ ၎င်းချေးယူငွေများအတွက် ချုပ်လုပ်သည့် စာချုပ်စာတမ်းတစုံတရာ၏ လက်ခံတစောင်သင်ကပေးနိုင်ပါလျှင်ပေးစေလိုပါသည်။

၄၄။ ။(၁) ကောက်ပဲသီးနှံရောင်းချနေသည့် ကာလအတွင်း၊ ငွေချေးယူနိုင်ရန်အလို့ငှါ။ (မီးရထားတန်စာများကဲ့သို့) ပိုင်ဆိုင်ခွင့်ရှိကြောင်းဖော်ပြသည့် မည်သည့်စာချုပ်စာတမ်းများကိုအသုံးပြုပါသနည်း။

(၂) ၎င်းစာချုပ်စာတမ်းတစုံတရာကို အသုံးပြုရာ၌၊ အခက်အခဲတစုံတရာတွေ့ကြုံရပါသလား။ ၎င်းအခက်အခဲများကိုမည်ကဲ့သို့ပျောက်အောင်ပြုလုပ်နိုင်ပါသနည်း။

(၃) အသုံးပြုသင့်သည်ဟု သင်ထင်မြင်သော။ ၎င်းကဲ့သို့သော စာချုပ်စာတမ်းမျိုးများရှိပါသလား။ ၎င်း တို့ကိုမည်ကဲ့သို့အသုံးပြုရန်နှင့်၊ ၎င်းတို့၌မည်သည့်အကျိုးထူးများရှိကြောင်းကိုလည်းသင်တတ်စွမ်းသ၍အပြည့်အစုံဖော်ပြပါ။

၄၅။ ။ဘန်များက ထုတ်ချေးထားသော ငွေများအတွက် အာမခံသည့်ကုန်များကို။ ၎င်းတို့ပိုင်ဆိုင်ရာများတွင် ထိန်းသိမ်းထားစေမည့် နည်းစနစ်မှာ။ ကြေနှပ်ဘွယ် ရှိပါမည်လော။ မည်သည့်ပြောင်းလဲချက်များကို သင်က အကြံဉာဏ်ပေးလိုပါသလဲ။ သင်၏အကြံဉာဏ်ပေးချက်များကိုလိုက်နာခဲ့လျှင်။ ဘန်များကိုမည်ကဲ့သို့ကာကွယ်ပါမည်နည်း။

၄၆။ ။(၁) ဂုဏ်အသရေရှိသောလူကြီးများကသင့်လျော်သောနေရာများ၌။ ထွက်သည့်သီးနှံများကိုလူအများက သိုလှောင်ထားနိုင်မည့် ကုန်လှောင်တိုက်များကို ဆောက်လုပ်ခဲ့လျှင်။ သို့သိုလှောင်သောသီးနှံဆိုင်ရာ စာချုပ်စာတမ်းလက်ရှိပိုင်ဆိုင်သူထံမှ။ ၎င်းစာချုပ်စာတမ်းကို သဘောရိုးဖြင့်ဝယ်ယူသူ တဦးတယောက်မှာ။ ၎င်းသီးနှံပေါ်တွင် ခိုင်လုံသော ပိုင်ဆိုင်ခွင့်ကိုရရှိစေရန်။ ၎င်းကုန်လှောင်တိုက်များတွင် သီးနှံကိုသိုလှောင်ထားသူများသို့။ ၎င်းကုန်လှောင်တိုက်ရှင်များက မည်သည့်စာချုပ်စာတမ်းများ ပေးရန်လိုပါမည်နည်း။

(၂) ဘန်အလုပ်လုပ်ကိုင်သူတို့အတွက်။ ၎င်းကဲ့သို့သောစာချုပ်စာတမ်းများကို ကြေနှပ်ဘွယ်ဖြစ်သောအာမခံအဖြစ်ပြုလုပ်ရန်။ အိန္ဒိယပဋိညာဉ်အက်ဥပဒေ \* ပုဒ်မ ၁၀၀ ဆိုင်ရာခြင်းချက် ၁ ကို အထောက်အထားပြု၍။ ကုန်လှောင်တိုက်များကို အစိုးရကလိုက်ဆောင်ထုတ်ပေး၍ ကြီးကြပ်ကြည့်ရှုရန်လိုပါမည်လား။ သို့မဟုတ်၎င်းစာချုပ်စာတမ်းပုံစံများကိုအစိုးရပြဋ္ဌာန်းရန်လိုပါမည်လား။ ထပ်မံ၍မည်သည့် ပြဋ္ဌာန်းချက်များ လိုပါမည်နည်း။ သို့မဟုတ်အလိုရှိအပ်ပါသနည်း။

(၃) ၎င်းကုန်လှောင်တိုက်များ ဆောက်လုပ်။ ၎င်းတို့နှင့်စပ်လျဉ်း၍ အလုပ်လုပ်ဆောင်ရန်အစိုးရမင်းတို့၏ငွေကြေးအထောက်အပံ့ကိုအလိုရှိလိမ့်မည်လား။

(၄) မည်သည့်သီးနှံမျိုးနှင့်။ မြန်မာပြည်မည်သည့်အရပ်ဒေသများအတွက်။ ၎င်းအကြံအစည်မှာ။ သင့်လျော်ပါသနည်း။

၄၇။ ။မေးခွန်း ၄၆ ကိုဖြေဆိုချက်တွင်အကြံဉာဏ်ပေးသည့်နည်းမှတစ်ပါး။ အိန္ဒိယပဋိညာဉ် အက်ဥပဒေပုဒ်မ ၁၀၀ နှင့် ၁၇၀ ကိုအထောက်အထားပြု၍။ လယ်ယာထွက်သီးနှံတို့မှာ။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူများနှင့်အခြားဘန်အလုပ်လုပ်သူများအတွက် ကြေနှပ်ဘွယ်ဖြစ်သော အာမခံတရပ်ဖြစ်စေနိုင်ရန်။ စီမံသည့်မည်သည့်နည်း တစုံတရာကို အကြံဉာဏ်ပေးနိုင်ပါသလဲ။

\* အိန္ဒိယပဋိညာဉ် အက်ဥပဒေပုဒ်မ ၁၀၀ နှင့် ၁၇၀ များကို ယခုအခန်း အဆုံးတွင်ဖော်ပြထားသည်။

၄၈။ ။(၁) ဆန်စက်ပိုင်ရှင်များမှာမိမိတို့ထံ။ ဆန်ကြိတ်ရန်သော်၎င်း။ သိုလှောင်ထားရန်သော်၎င်း။ ယူလာသောစပါးများမည်မျှဖြစ်ကြောင်းဖော်ပြပြီးလျှင်။ အပေါင်ပစ္စည်းကဲ့သို့အသုံးချနိုင်မည့် လွှဲပြောင်းနိုင်သောပိုင်ဆိုင်ကြောင်း လက်မှတ်စာတမ်းကိုမည်သည့်အတွက်မထုတ်မပေးသင့်သည့်အကြောင်းတစ်ခုတရားရှိပါသလား။

(၂) ၎င်းလုပ်ကိုင်နည်းမျိုး ဖြစ်ပေါ်လာခဲ့လျှင်။ သီးနှံရောင်းချရေးကို ကူညီလိမ့်မည်မဟုတ်ပါလား။

(၃) ၎င်းလုပ်ကိုင်နည်းမျိုးကိုစပါးနှင့်ဆန်မှတစ်ပါး။ အခြားသီးနှံမျိုးများအတွက် အသုံးပြုနိုင်ပါသလား။

(၄) ၎င်းကဲ့သို့သောလုပ်ကိုင်နည်းများ တိုးတက်ကြီးပွားလာအောင်ပြုလုပ်ရာ၌။ မည်သည့်ချို့ယွင်းချက်များ။ သို့မဟုတ်အကန့်အသတ်များရှိပါသနည်း။

(၅) ၎င်းပိုင်ဆိုင်ကြောင်း လက်မှတ်စာတမ်းအတွက် နမူနာပုံစံတစ်ခုအကြံဉာဏ်ပေးပါ။

၄၉။ ။အောက်ပါ အချက်များမရှိလျှင်။ စပါး ရောင်းချခြင်းဆိုင်ရာ ကြေးငွေရေး၌။ ကောင်းစွာအထမမြောက်နိုင်ကြောင်းအဆိုရှိချက်ကို။ အချေအတင်ပြောဆိုဖော်ပြပါ။

(က) စိုက်ပျိုးသောစပါးအမျိုးကို။ စပါးမျိုးပေါင်းဦးရေမများစေဘဲ။ နည်းနည်းသာကန့်သတ်ထားရန်။ ၎င်းပြင်

(ခ) ထိုစပါးမျိုးအသီးသီးတွင်စိုက်ထားသောအတန်းအဆင့်ထားရန်။

(ဂ) ၎င်းစံအတန်းအဆင့် စပါးများကို အတူရောနှော သိုလှောင်ထားရန်စီမံချက်။

၅၀။ ။(၁) သင်၏မြို့ရွာဒေသ၌။ လယ်ယာထွက်သီးနှံကိုရောင်းချရန်သမဝါယမအသင်းများသော်၎င်း။ အခြားအသင်းများ သော်၎င်း။ ဖွဲ့စည်းတည်ထောင်ရန် စီမံချက်တစ်ခုတရားရှိပါသလား။

(၂) ယင်းသို့သော သမဝါယမအသင်းများနှင့် အခြားအသင်းများက လိုသောကြေးငွေများရရှိရန်။ တွေ့ကြုံရသည်။ သို့မဟုတ်တွေ့ကြုံရမည့် မည်သည့်အခက်အခဲများကိုမဆိုဖော်ပြပါ။

(၃) ၎င်းအခက်အခဲများကိုမည်ကဲ့သို့နိုင်နင်းအောင်ပြုလုပ်နိုင်ပါမည်နည်း။

လယ်ယာလုပ်ကိုင်မှုဆိုင်ရာချေးငွေများကိုနေရာတကျစီမံခြင်း။

၅၁။ ။(၁) လယ်ယာလုပ်ကိုင်မှုဆိုင်ရာ ချေးငွေများအတွက်၊ ရပ်ကွက်ဆိုင်ရာငွေချေးစားသူတို့ကလိုသောကြေးငွေကိုထုတ်ပေးရန် (က) အင်စီရီးယယ်ဘဏ်။ (ခ) ငွေလွှဲဘဏ်များ။ (ဂ) အခြားအစုစပ် ဘဏ် များနှင့်။ (ဃ) ဥရောပတိုက်သားများစီမံလုပ်ကိုင်သည့်နည်းနာအရ စီမံလုပ်ကိုင်သော အခြားဘဏ်များက မည်ကဲ့သို့ ဆောင်ရွက်ကြပါသနည်း။ အဖြေပေးသည့်အခါ။ ဆိုင်ရာနှစ်တွင်ရာသီဥတုအမျိုးမျိုးကိုခွဲခြားဖော်ပြပါ။ ၎င်းပြင် ကောက်ပဲသီးနှံရောင်းချရေးအတွက်ချေးငွေများနှင့် လယ်ယာလုပ်ကိုင်ရေးအတွက်ချေးငွေများကိုထည့်သွင်းဖော်ပြပါ။

(၂) ဤကိစ္စ၌။ မည်သို့တိုးတက်ကောင်းမွန်အောင် ပြုလုပ်နိုင်မည်ကိုအကြံဉာဏ်ပေးနိုင်ပါသလား။

လယ်ယာလုပ်ကိုင်မှုနှင့်စပ်လျဉ်းသည့်ဆိုင်ရာဆိုင်ခွင့်။

၅၂။ ။ (၁) လယ်ယာလုပ်ကိုင်သူသို့ ငွေထုတ်ချေးသူ တဦးတယောက်အား။ ထိုလယ်ယာလုပ်ကိုင်သူ၏ ကောက်ပဲသီးနှံ၊ သို့မဟုတ် ကျွဲနွားများပေါ်တွင်ရှေးဦးစွာတောင်းဆိုပိုင်ခွင့်ကို။ အကြောင်းတစ်ခုတရားရှိလျှင် ပေးသင့်ပါသည်။ မည်သည့်အကြောင်းများရှိလျှင်။ သို့ပေးသင့်ပါသည်။ မည်သည့်ကန့်သတ်ချက်များ။ ၎င်းပြင်တင်ကြိုသတ်ပြုချက်များနှင့် ပေးသင့်ပါသည်။ ၎င်းတောင်းဆိုပိုင်ခွင့်ကို။ ဘန်အလုပ်လုပ်ကိုင်သူများ။ သို့မဟုတ်အမြဲငွေချေးစားသူများအဖြစ်တနည်းနည်းဖြင့် မှတ်ပုံစာရင်းတင်သွင်းထားသည့်ငွေချေးစားသူများတို့ကိုသာသီးသန့်ပေးသင့်ပါသည်။ တနည်းနည်းဖြင့် မှတ်ပုံစာရင်းတင်သွင်းထားသည့်ငွေချေးစားသူများအတွက်ကိုသာသီးသန့်ပေးသင့်ပါသည်။ ၎င်းတောင်းဆိုပိုင်ခွင့်ကို ပေးသင့်ပါသည်။ ထိုသို့ဖြစ်လျှင်။ ၎င်းတို့ကိုမည်သို့မှတ်ပုံစာရင်းတင်သွင်းရပါမည်နည်း။ ထိုသို့မဟုတ်လျှင်။ အတူအပြိုင်ဖြစ်သော ၎င်းကဲ့သို့သောတောင်းဆိုပိုင်ခွင့်များကို မည်သို့စီမံဆောင်ရွက် ပါမည်နည်း။ မည်သည့်အချက်တွင်မဆို။ သီးစားလုပ်သူတဦးတယောက်အပေါ်တွင်ရှိသည့် တောင်းဆိုပိုင်ခွင့်မှာ။ (က) ၄၊ ရမ်းခ။ (ခ) တင်ကြိုထုတ်ပေးသည့်ငွေများအတွက်။ ၎င်းသီးစားလုပ်သူ၏မြေပိုင်ရှင်ကရရှိသည့် တောင်းဆိုပိုင်ခွင့်နှင့်ထပ်တူအရေးအခွင့်ရှိသင့်ပါသည်။ ယင်းကဲ့သို့တရားဥပဒေပြဋ္ဌာန်းခြင်းအားဖြင့် လယ်ယာလုပ်ကိုင်သူတို့မှာ။ မိမိတို့ငွေချေးယူနိုင်ခွင့်ယုတ်လျော့သွားရန်လက္ခဏာရှိပါသည်။

(၂) ၎င်းကဲ့သို့တောင်းဆိုပိုင်ခွင့်ကို သိလျက်နှင့်သော်၎င်း။ မသိဘဲသော်၎င်း။ ထွက်သည့်သီးနှံကိုဝယ်ယူသည့် အဖြစ်မရှိသောသူ တဦးတယောက်မှာ။ ငွေထုတ် ချေးသူ၏တောင်းဆိုပိုင်ခွင့်အားလုံး လွတ်ကင်းစေလျက်။ ၎င်းထွက်သည့် သီးနှံပေါ်တွင်လုံလောက်သောပိုင်ခွင့်ကိုရရှိထိုက်ကြောင်းနှင့် တရားဥပဒေပြုလုပ်ပြဋ္ဌာန်းနိုင်ပါမည်လား။ ထိုသို့တရားဥပဒေပြုလုပ် ပြဋ္ဌာန်းရန်သင့်မသင့် မည်သည့် အကြောင်းအချက်များရှိ ပါသနည်း။ သင်က၎င်းတရားဥပဒေပြုလုပ် ပြဋ္ဌာန်းခြင်းကို ထောက်ခံပါသလား။ သင်က မည်သည့်နောက်ထပ်ပြဋ္ဌာန်းချက်များကိုပြုလုပ်လိုပါသလဲ။

လယ်ယာလုပ်ကိုင်မှုနှင့်စပ်လျဉ်း၍အပေါင်အာမခံပြုလုပ်ခြင်း။

၅၃။ ။ လယ်ယာ လုပ်ကိုင်သူများအား။ ငွေချေးယူရာ၌။ အပေါင်အာမခံပြုလုပ်ခြင်းဖြင့်မည်သည့်နည်းထောက်ပံ့နိုင်ပါသနည်း။ (၎င်းသူတို့အသက်ကိုအပေါင်အာမခံပြုလုပ်မှု။ ကျွဲနွားအပေါင်အာမခံပြုလုပ်မှု။ အသီးအနှံတို့ကို ရေကြီးခြင်း။ ဝိုးများဖျက်ဆီးခြင်း။ စပါးရိတ်သိမ်းချိန်မှစ၍အခြားမှ အပေါင်အာမခံပြုလုပ်မှု။ ၎င်းပြင်အခြား အပေါင်အာမခံပြုလုပ်မှုများကိုစဉ်းစားပါ။) လုပ်ဆောင်၍ ဖြစ်မြောက်နိုင်သော မည်သည့် အကြံအစည်ကိုမဆို။ သင်တတ်စွမ်းနိုင်ပါလျှင်အကျယ်ဖော်ပြပါ။ ၎င်းတွင်မည်သည့်အခက်အခဲများရှိပါသနည်း။

လယ်ယာလုပ်ကိုင်သည့်မြေတန်ဖိုး။

မှတ်ရန်။ ။ မြေတန်ဖိုးဆိုသည်မှာ။ မည်သည့်ဘက်ကမျှ အလျင်စလိုမဟုတ်ဘဲသော်၎င်း။ မိမိတို့ကိုတွန်းခြင်းမရှိဘဲသော်၎င်း၊ မြေကိုအလွတ်လူ အချင်းချင်း ရောင်းဝယ်ရာ၌။ ဆိုင်ရာမြေရှာဒေသတွင်သင့်လျော်သည်ဟုထင်မြင်သည့်အတိုးကိုဆိုလိုသည်။

၅၄။ ။ (၁) သင်၏မြို့ရွာဒေသ၌ တန်ဘိုးပြတ်ဆိုခြင်းနှင့်စပ်လျဉ်း၍။ လယ်ယာလုပ်ကိုင်သည့်မြေများကိုသင်ကအမျိုးမည်မျှခွဲခြားဖော်ပြပါမည်နည်း။ (ဥပမာ—ကျွန္တော စာကျက်ချသည့်မြေ။ မြေပဲစိုက်ပျိုးသည့်မြေ။ ရေသွင်းပေးရသည့် လယ်မြေ။ ရေသွင်းမပေးရသောသာမန်လယ်မြေ။ ကုန်းကျသောလယ်မြေ။ ရေကြီးသောမြေ။ ဧရာဝတီမြစ်အနီးရှိကုန်းမြေများ။ ချောင်းကလေးများအနီးရှိကုန်းမြေများ။ ဩဇာမြို့များ။ သရက်မြို့များ။ ကွမ်းသီးမြို့များ။ သီးပင်ဥယျာဉ်အမျိုးမျိုးများ။ ရောင်းချရန်ဟင်းသီးဟင်းရွက်စိုက်ပျိုးသည့်ဥယျာဉ်များ။ ပန်းခြံများ။ နေတော။ သက်ငယ်တောအစရှိသည်များ။)

(၂) သင်၏မြို့ရွာဒေသအတွင်း။ ထိုသို့အမျိုးခွဲခြားဖော်ပြခဲ့သော မြေအသီးသီးအတွက်။ ယခုအခါသာမန်ထုံးစံအတိုင်း ပေးလေ့ပေးထရှိသောတန်ဘိုးမှာ။ တဧကလျှင်မည်မျှဖြစ်ကြောင်း။ ထိုပြင်၎င်းမြေမျိုးတွင် အကောင်းဆုံးမြေတန်ဘိုးနှင့် အညံ့ဆုံးမြေတန်ဘိုးမည်မျှဖြစ်ကြောင်းများကိုဖော်ပြပါ။ (ဥပမာ—(ဘ) နှင့် (မ) ခေါ်မြို့နယ်များရှိရေသွင်းမပေးရသော လယ်မြေသည်။ တဧကလျှင် အဘိုးငွေ ၁၅၀ မှ ၂၅၀ အထိတန်သည်။ သို့သော် သာမန်ထုံးစံအတိုင်း ၎င်း၏တန်ဘိုးမှာ။ တဧကလျှင်ငွေ ၁၀၀ မျှဖြစ်သည်။) ထူးခြားသောအခြေအနေများတွင်တည်ရှိသည့်မြေအတွက်တန်ဘိုးကိုမပေးပါနှင့်။

(၃) ထိုရောင်းချသည့်တန်ဘိုးများနှင့် နှိုင်းယှဉ်ရသည့် ငှားရမ်းခများမှာ။ မည်သို့ရှိပါသနည်း။

၅၅။ ။ မေးခွန်းနံပါတ် ၅၄ ၌သင်အမျိုးခွဲခြားဖော်ပြခဲ့သောမြေအသီးသီးအတွက်။ ၎င်း၏တန်ဘိုး။ သို့မဟုတ်ငှားရမ်းခမှာ။ တနေရာနှင့်တနေရာကွဲပြားခြားနားခြင်းသည်။ မည်သည့်အကြောင်းရင်းကြီးများကြောင့်ဖြစ်ကြောင်းဖော်ပြပါ။

၅၆။ ။ (၁) လွန်ခဲ့သောနှစ်နှစ်သုံးနှစ်အတွင်း သင်၏မြို့ရွာဒေသရှိ မြေမျိုးတစ်ခုတရာ၏တန်ဘိုး။ သို့မဟုတ်ငှားရမ်းခမှာ။ တက်လာပါသလား။ သို့မဟုတ်ကျသွားပါသလား။ မည်၍မည်မျှတက်ပါကျပါသလဲ။

(၂) သင်၏မြို့ရွာဒေသရှိ မြေမျိုးတစ်ခုတရာ၏တန်ဘိုး။ သို့မဟုတ်ငှားရမ်းခမှာ။ တက်မည်ကျမည်ဟုထင်ပါလျှင်။ မည်သည့်အကြောင်းကြောင့်ဖြစ်ကြောင်း။ ၎င်းပြင်၎င်းအတက်အကျမှာ။ များမည်ဟုထင်ကထင်မြင်ကြောင်း။ မထင်မြင်ကြောင်းကိုဖော်ပြပြောဆိုပါ။

၅၇။ ။ မြေခွန်တော်အရတောင်းခံရန်အစိုးရမင်းတို့ကလေလံတင်ရောင်းချရာ၌သော် ၎င်း။ တရားမရုံးတော်ဒီကရီအမိန့်ကို အတည်ပြုလုပ်ရန်ရောင်းချရာ၌သော်၎င်း။ (အထက်မေးခွန်းနံပါတ် ၅၄ ပါမှတ်ရန်အချက်တွင်အဓိပ္ပါယ်ပိုင်းခြားဖော်ပြထားသည်။) မြေတန်ဘိုး၏မည်သည့်အချိုးအစားကိုယေဘုယျအားဖြင့်ရရှိပါသနည်း။

#### စာရင်းအင်းများ။

၅၈။ ။ ဧရိယာရပ်ကွက် တစ်ခုတရာတွင်။ နှစ်စဉ်အလိုရှိသော။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေပေါင်းအတွက်။ ကောင်းမွန်သောခန့်မှန်းခြေစာရင်းတရပ်ကို။ မည်သည့်နည်းဖြင့်ပြုလုပ်နိုင်ပါသလဲ။ မည်သို့သင်တွက်စစ်၍ရကြောင်းကို ဖော်ပြလျက်။ မြို့နယ်တနယ်အတွက်။ ၎င်းပြင်စီရင်စုနယ်တနယ်အတွက်။ ထိုမှတစ်ပါးမြန်မာနိုင်ငံတော် အထက်ပိုင်းနှင့်အောက်ပိုင်းအတွက်။ ခန့်မှန်းခြေစာရင်းတရပ်ပြုလုပ်နိုင်လျှင်ပြုလုပ်ပေးပါ။

၅၉။ ။ နောက်စပါး ပေါ်သည့်အခါ။ ထုံးစံအတိုင်းပေးဆပ်မည့် ကြေးမြီအားလုံးကိုချန်လှပ်လျက်။ ၎င်းပြင်ကြေးမြီများကို (က) အပေါင်အနှံဖြင့်အာမခံပေးထားသည့်ကြေး

မြီနှင့် (ခ) အခြားကြွေးမြီများဟုခွဲခြားထားပြီးလျှင်။ မိမိတို့မြေကိုပိုင်ဆိုင်သော လယ်ယာ လုပ်ကိုင်သူတို့ကပေးဆပ်ရန်ရှိသည့်ကြွေးမြီပေါင်းအတွက် ကောင်းမွန်သောခန့်မှန်းခြေစာ ရင်းတရပ်ကိုမည်သည့်နည်းဖြင့်ပြုလုပ်နိုင်ပါသလဲ။ မည်သို့သင်တက်စစ်၍ရကြောင်းကိုဖော် ပြလျက်။ မြို့နယ်တနယ်အတွက်။ ၎င်းပြင်စီရင်စုနယ်တနယ်အတွက်။ ထိုမှတစ်ပါးမြန်မာနိုင်ငံ တော်အထက်ပိုင်းနှင့် အောက်ပိုင်းအတွက် ခန့်မှန်းခြေစာရင်း တရပ်ပြုလုပ်နိုင်လျှင်ပြုလုပ် ပေးပါ။

မှတ်ရန်။ ။ပြန်၍ရွေးနုတ်ခြင်းများကို အလွန်နည်းပါးစွာ မှတ်သားထားခြင်းကြောင့်။ မြေစာရင်းဌာနနှင့် စာချုပ်စာတမ်းမှတ်ပုံတင်ဌာနတွင် အပေါ်အနှံ့များနှင့်စပ်လျဉ်းသည့် စာရင်းအင်းများမှာ။ မှားယွင်းကြောင်းသိရှိရသည်။ အထက်ပါခန့်မှန်းခြေစာရင်းမှာ။ မိမိတို့ ပိုင်မြေကိုမူချလုပ်ကိုင်သူတို့နှင့်သာ သက်ဆိုင်ကြောင်း။ ၎င်းပြင် ကောက်ပဲသီးနှံပေါ်ပြီး နောက်စာရင်းရှင်းပြီးစအချိန်တွင်။ ၎င်းတို့ချေးငွေများ ရှိနေသည့်အတိုင်း တွက်စစ်ရန်ဖြစ် ကြောင်းကိုသတိပြုပါ။ ၎င်းခန့်မှန်းခြေစာရင်းကို။ ကောက်ပဲသီးနှံမကောင်း၍။ ကြွေးမြီများ တိုးလာခြင်း။ သို့မဟုတ်ကောက်ပဲသီးနှံကောင်း၍ ကြွေးမြီများခေတ္တ ယုတ်လျော့သွားခြင်း မရှိသည့်။ သာမန်နှစ်အတွက်ကိုသာ။ ပြုလုပ်ရန်ဖြစ်သည်။

၆၀။ ။ (၁) အကယ်၍ဖျမ်းမျှ အကျယ်အဝန်း ရှိသော ဦးပိုင်ကို ပိုင်ဆိုင်လုပ်ကိုင် သည့်။ သင်၏မြို့ရွာအသွယ်ရှိ သာမန်လယ်ယာလုပ်ကိုင်သူများကို။ (မေးခွန်းနံပါတ် ၅၉ အောက်ရှိမှတ်ချက်တွင် အဓိပ္ပာယ်ရှင်းလင်းဖော်ပြထားသည့်အတိုင်း။) ၎င်းတို့ကောက်ပဲ သီးနှံရောင်းချပြီးလျှင်။ တတ်နိုင်သ၍စာရင်းရှင်းပြီးစအခါ၌။ သာမန်နှစ်တွင်၎င်းတို့အပေါ်၌ တင်ရှိသော ကြွေးမြီများအလိုက်။ အောက်ဖော်ပြရာပါ အတန်းအစား ငါးမျိုးဟူ၍ခွဲခြား ထားရာ၏။ ၎င်းအတန်းအစားများမှာအောက်ပါအတိုင်းဖြစ်သည်။

က—ကြွေးမြီကင်း၍ ကျွဲနွား အလုံအလောက်ရှိပြီးလျှင်။ နောက်ကောက်ပဲသီးနှံ ပေါ်သည့်အခါတိုင်အောင်ဝမ်းစာအလုံအလောက်ရှိသောသူများ။ (သို့မ ဟုတ်ကြွေးမြီအားလုံးပေးဆပ်၍။ ထိုမျှသောဝမ်းစာဝယ်ယူရန် ငွေအလုံအ လောက်ရှိသူများ။)

ခ—အတန်းအစား (က) တွင် မပါမဝင်သော်လည်း။ ၎င်းတို့မှာရှိသည့် ငွေအား လုံးကိုအသုံးပြု၍။ ၎င်းတို့ဝမ်းစာအားလုံးကိုရောင်းချခဲ့လျှင်။ ၎င်းတို့ကျွဲနွား များကိုမရောင်းဘဲ ထားသော်လည်း။ ၎င်းတို့ကြွေးမြီအားလုံးကို ပေးဆပ် နိုင်သူများ။

ဂ—အတန်းအစား (က)။ သို့မဟုတ် (ခ) တွင် မပါမဝင်သော်လည်း။ (အခြား ပစ္စည်းကိုအရေအတွက်မထည့်ဘဲ) ၎င်းတို့မြေတန်ဘိုးထက်ဝက်အောက် လျော့သောကြွေးမြီရှိသူများ။

ဃ—ကြွေးမြီများမှာ။ ၎င်းတို့မြေတန်ဘိုးထက်ဝက်ထက်များသော်လည်း။ ၎င်းတို့ ပစ္စည်းအားလုံး၏တန်ဘိုးအောက်လျော့သောကြွေးမြီရှိသူများ။

င—၎င်းတို့ပစ္စည်းအားလုံး၏တန်ဘိုးထက်ပိုမိုသောကြွေးမြီရှိသူများ။

ဖျမ်းမျှအားဖြင့် လယ်ယာလုပ်ကိုင်သူဦးရေ ဆယ်ယောက်လျှင်။ လူဦးရေမည်မျှယခုအ တန်းအစားအသီးသီးတွင်ပါဝင်ပါသနည်း။ တစ်စုံတစ်ခုသောအတန်းအစားတွင် လူဦးရေအ လွန်နည်းပါးစွာပါရှိပါလျှင်။ ၎င်းအတန်းအစားကိုဖော်ပြပြီးလျှင်။ အခြားအတန်းအစား များအတွက်ကိုသာခန့်မှန်းခြေစာရင်းပြုလုပ်ပါ။

(၂) သင်၏စီရင်စုံရှိ လယ်ယာလုပ်ကိုင်သူ တဦးတယောက်မှာ။ (က) ကောက်ပဲ သီးနှံရောင်းချ၍စာရင်းရှင်းပြီး နောက်ကျန်ရှိသောကြေးမြီသည်သာမန်နှစ်တွင် မိမိမြေတန် သိုးထက်ဝက်ခန့်ရှိသေးခြင်း။ (ခ) ပျမ်းမျှအကျယ်အဝန်းရှိသော ဦးပိုင်မြေရှိခြင်း။ (ဂ) ပျမ်းမျှသာမန်လယ်ယာလုပ်ကိုင်သူကဲ့သို့ လုံ့လစီရိယရှိ၍၊ ကျေပွန်အောင်ဆောင်ရွက်လုပ် ကိုင်နိုင်ခြင်း။ (ဃ) မိမိအသက်အရွယ်အလိုက် ပျမ်းမျှအိမ်ထောင်သားစု လူဦးရေရှိခြင်း။ ၎င်းပြင် (င) ကျန်းမာခြင်းဖြစ်လျှင်။ (ရာသီဥတုအလိုက် အဆိုးအကောင်း ရှိရခြင်းတို့အ တွက်ခြွင်းချက်ထားပြီးသော်) ၎င်းသူ၌မိမိကြေးမြီများများစွာတိုးပွားလာခြင်းကိုကာကွယ် နိုင်ရန် မြော်လင့်ဘွယ်အကြောင်းရှိပါ၏လား။ ၎င်းသူ၌ထိုသို့မြော်လင့်ဘွယ် အကြောင်းရှိ ပါလျှင်။အတန်းအစား (ဃ) တွင်ပါဝင်သူ မည်မျှအချိုးအစားမှာလည်း။ ထိုသို့မြော်လင့် နိုင်ခြင်းရှိပါသလဲ။ ၎င်းသူ၌ထိုသို့မြော်လင့်ဘွယ်အကြောင်းမရှိပါလျှင်။ ၎င်းကဲ့သို့မြော်လင့် ဘွယ်ရှိနိုင်ရန်။ ၎င်း၏အမြဲတင်ရှိသောကြေးမြီများ မည်၍မည်မျှလျော့ပေါ့ခြင်း ရှိစေရမည် ဖြစ်ကြောင်းပြောဆိုပါ။ ၎င်းပြင်အတန်းအစား (ဂ) တွင် ပါဝင်သူတို့မည်မျှ အချိုးအစား မှာ။ဤမျှလောက်နည်းပါးသောကြေးမြီရှိပါသနည်း။

(၃) လယ်ယာလုပ်ကိုင်သူတို့ကို။၎င်းတို့ကြေးမြီများအလိုက်အတန်းအစားခွဲခြားရန် သာ၍ကောင်းမွန်သောနည်းတစ်ခုတရားကိုသင်ကအကြံဉာဏ်ပေးနိုင်ပါသလား။ ပေးနိုင်ပါ လျှင်။၎င်းနည်းကိုဖော်ပြ၍။ထိုအတန်းအစားခွဲခြားခြင်းဆိုင်ရာအလိုက်ဖော်ပြသည့်အတိုင်း။ ယခုမေးခွန်းအပိုဒ် (၁) နှင့် (၂) ကိုဖြေဆိုပါ။

(ဂရုပြုရန်။အထက်၌ဖော်ပြသည့်အတိုင်းအပိုဒ် (၁) နှင့် (၂) ကိုဖြေဆိုပြီးနောက်။ ယခုအချက်ကိုလည်းထပ်မံဖြေဆိုရန်ဖြစ်သည်။)

၆၁။ ။(၁) သင်၏မြို့ရွာဒေသရှိ သီးစားလုပ်သူတို့အနက်။ ဦးရေအချိုးအစားမည် မျှမှာ။သာမန်နှစ်တွင်။ထွက်သည့်သီးနှံအားလုံးကိုရောင်းချ၍။ ၎င်းတို့ငါးရမ်းခကိုလည်းပေး ပြီးနောက်။၎င်းတို့မြေကိုထွန်ရန် လုံလောက်သောကျွဲနွားများနှင့်နောက်သီးနှံပေါ်၍အစား အစာရရှိနိုင်သည့်အခါတိုင်အောင်ဝမ်းစာရှိပြီးလျှင်။ ကြေးမြီကင်းရှင်းကြပါသနည်း။ပျမ်းမျှ ခြင်းအားဖြင့် သီးစားလုပ်သူဆယ်ယောက်လျှင်။ ဦးရေမည်မျှမှာ။ ယခုအတန်းအစား၌ပါ ဝင်ပါသနည်း။ လယ်ယာလုပ်ကိုင်ခြင်း၌ သာမန်ကျွမ်းကျင်၍။ သာမန်အနေအစားရှိသော ယခုအတန်းအစားတွင်ပါဝင်သည့် လုံ့လစီရိယရှိ၍ကျန်းမာသော သီးစားလုပ်သူတဦးတ ယောက်မှာ။ ၎င်းအတန်းအစားတွင် ဆက်လက်တည်ရှိနေနိုင်ရန် မြော်လင့်ဘွယ်ရှိပါသ လား။။သို့တည်ရှိနေနိုင်ရန်ပြုလုပ်ဆောင်ရွက်ရာတွင်။ ၎င်းသူ၌မည်သည့်အခက်အခဲကြီးများ ရှေ့ရှိပါသလဲ။

(၂) သီးစားလုပ်သူဆယ်ယောက်အနက်ဦးရေမည်မျှမှာ။ မိမိတို့ကျွဲနွားများအားလုံး နှင့်ဝမ်းစာမထားဘဲမိမိတို့ သီးနှံအားလုံးကိုရောင်းချပါလျက်။ သာမန်နှစ်တွင်သီးနှံပေါ်ပြီး နောက်။မိမိတို့ကြေးမြီအားလုံးကိုမပေးမဆပ်နိုင်ပါသလဲ။

အိန္ဒိယပဋိညာဉ်အက်ဥပဒေ (၁၈၇၂ ခုနှစ်၊နံပါတ် ၉) ပုဒ်မ ၁၀၀ နှင့် ၁၇၈။

၁၀၀။ ။ဆိုလတ္တံ့သော အချက်များတွင်မှတပါး။ ကုန်စည်များကို ရောင်းချရမည် ကုန်စည်ရောင်းချသူက။ဝယ် သူကမျှ။ ၎င်းကုန်စည်များကို။ ကိုယ်တိုင် ပိုင်ထိုက်ခွင့် ရသည်ထက်သာ၍နိုင်လုံသောပိုင်ထိုက်ခွင့်ကို။ဝယ်ယူ သူသို့ပေးနိုင်သည်မဟုတ်။

ယူသူသို့ ပိုင်ထိုက်ခွင့် ပြောင်းလွှဲ ခြင်းအကြောင်း။

ခြင်းချက် ၁။ ။မည်သူမဆို။ကုန်စည်တစ်ခုတရာကိုဖြစ်စေ။ ကုန်တင်လက်မှတ်။ကျင်း  
သွင်းလက်မှတ်။ ကုန်လှောင်တိုက်ပိုင်လက်မှတ်။ တံတားရှင်လက်မှတ်။ ကုန်စည်များကိုလွှဲ  
အပ်ရန်အမိန့်လက်မှတ်စသော ပိုင်ထိုက်ခွင့်ထင်ရှားစေသည့် အခြားစာချုပ်စာတမ်းလက်  
မှတ်တစ်ခုတရာကိုဖြစ်စေ။ ပိုင်ရှင်သဘောတူချက်နှင့်လက်တွင်သိမ်းယူရရှိသည့်အခါ။ပိုင်ရှင်  
ကအခြားနည်းဆန့်ကျင်၍မည်သူပင်ပြောဆိုမှားထားသော်လည်း။ ၎င်းသူကလက်တွင်သိမ်း  
ယူထားရှိသည်။ သို့မဟုတ်အထက်ဆိုခဲ့သည့် စာချုပ်စာတမ်းလက်မှတ်များနှင့် သက်ဆိုင်  
သည့်ကုန်စည်များပိုင်ထိုက်ခွင့်ကို။အခြားသူသို့ပြောင်းလွှဲပေးအပ်ခွင့်ရသည့်ပြင်။ သည်ကဲ့  
သို့ပြောင်းလွှဲရယူသူကိုလည်း ခိုင်လုံသောပိုင်ထိုက်ခွင့် ရစေနိုင်သည်။ သို့သော်လည်း၎င်း  
ကုန်စည်များကိုဖြစ်စေ။ စာချုပ်စာတမ်းလက်မှတ်များကိုဖြစ်စေ။ လက်ရှိဖြစ်သည့်။ ၎င်းကုန်  
စည်များကိုရောင်းချခွင့်မရှိကြောင်းနှင့် ဝယ်ယူသူကအကြောင်းအားလျော်စွာ ထင်မှတ်မရှိ  
ဘဲ။ရိုးဖြောင့်သောသဘောနှင့်ဝယ်ယူရမည်။

ခြင်းချက် ၂။ ။ကုန်စည်များကိုဘက်တွဲပိုင်ဆိုင်သူအများရှိသည့်အနက်။ တဦးသူက။  
ဘက်တွဲပိုင်ဆိုင်သူတို့အခွင့်နှင့်။ ၎င်းကုန်စည်များကို လက်ရှိသိမ်းယူထားရလျှင်။ ၎င်းကုန်  
စည်များပိုင်ထိုက်ခွင့်မှာ။ ၎င်းသူဦးရောင်းချပိုင်ခွင့်မရှိဟူ၍ အကြောင်းအား လျော်စွာထင်  
မှတ်မရှိဘဲ။ ၎င်းသူထံမှရိုးဖြောင့်သော သဘောနှင့် ဝယ်ယူသူမည်သူသို့မဆို ပြောင်းလွှဲရာ  
ရောက်သည်။

ခြင်းချက် ၃။ ။တစ်စုံတယောက်သော သူသည်။ ပဋိညာဉ်ဝင် အခြားသူ တဦးအလို  
ရှိလျှင်။ ပျက်ပြယ်ခွင့်ရသည့်ပဋိညာဉ်အရ။ ကုန်စည်များကို လက်ရှိဖြစ်သည့်ကာလ။ ၎င်း  
ပဋိညာဉ်ကို ပျက်ပြယ်ခွင့်ရစေသည့် အကြောင်းအရာများသည်။ ကုန်လက်ရှိသူဖြစ်စေ။  
သို့မဟုတ်၎င်းသူကိုကိုယ်စားလှဲထားသူများကဖြစ်စေ။ပြုကျင့်သောမှုဖြစ်ရာရောက်သည်  
မဟုတ်လျှင်။၎င်းပဋိညာဉ်ကိုမဖျက်မီ။ ကုန်စည်လက်ရှိဖြစ်သူထံမှရိုးဖြောင့်သောသဘောနှင့်  
ဝယ်ယူသူသို့။၎င်းကုန်စည်များကိုပြောင်းလွှဲရာရောက်သည်။

၎င်းအချက်တွင်။မူလရောင်းချသူသည်။ ၎င်းပဋိညာဉ်ကိုမဖျက်ရခြင်းကြောင့် တစ်စုံတရာ  
ဆုံးရှုံးသည့်အတွက်။မူလဝယ်ယူသူထံကလျော်ကြေးရထိုက်သည်။

ဥပမာများ။

- (က) ငကြောင်ထံကငမဲခိုးယူသည့် နွားမတကောင်ကို ငမဲလက်တွင်။ ငမြူကရိုး  
ဖြောင့်သောသဘောနှင့်ဝယ်ယူသော်လည်း။၎င်းပိုင်ထိုက်ခွင့်သည်။ ငမြူသို့ပြောင်းလွှဲသည်  
မဟုတ်။
- (ခ) ကုန်သည်ငမြူက။ ကိုယ်စားလှယ်ဖြစ်သူငမဲသို့။ ကုန်စည် တစ်စုံတရာနှင့်စပ်  
လျဉ်းသောကုန်တင်လက်မှတ်စာကိုပေးအပ်ပြီးလျှင်။ ၎င်းကုန်စည်များကို တစ်စုံတရာအဘိုး  
ထားအောက်လျော့၍ မရောင်းမချစေရန်။ ငကျားသို့လည်းအကြွေးမပေးစေရန်။ ငမဲသို့မှာ  
ထားလျက်နှင့်။ ငမဲက၎င်းကုန်စည်များကို။ ဆိုခဲ့သည့် အဘိုးအောက်လျော့၍။ သုံးလငံ။  
ငကျားသို့ရောင်းချသော်လည်း။၎င်းကုန်စည်များပိုင်ထိုက်ခွင့်ငကျားသို့ရောက်သည်။
- (ဂ) ငမြူကကုန်တင်လက်မှတ်စာလက်ဝယ်ရှိ၍။ ကုန်စည်များကိုငမဲသို့ရောင်းချ  
သော်လည်း။၎င်းကုန်တင်လက်မှတ်မှာ။ ကုန်စည်များကိုငကြောင်သို့ပေးအပ်ရန်ဖြစ်၍။၎င်း  
ကုန်တင်လက်မှတ်တွင်လည်း။ ငကြောင်ကထပ်ဆင့်လက်မှတ်မထိုးရသေးဖြစ်လျှင်။၎င်းကုန်  
စည်များပိုင်ထိုက်ခွင့်သည်။ငမဲသို့ပြောင်းလွှဲသည်မဟုတ်။

(ဃ) ငဖြူငမဲ၊ငကြောင်တို့သည်။ အမွေဘက်ဟိန္ဒူလူမျိုး ညီရင်းအစ်ကိုများဖြစ်ကြ၏။ဘက်စပ်ပိုင်ဆိုင်ကြသည့် ကျွဲနွားတိရစ္ဆာန် အချို့အနက်နွားမတကောင်ကို။ ငမဲနှင့်ငကြောင်တို့က။ငဖြူလက်တွင်ထားခဲ့သဖြင့်၊ငင်းနွားမကိုငဖြူကငကျားသို့ရောင်းချရာ၊ငကျားကရိုးဖြောင့်သော သဘောနှင့် ဝယ်ယူသည်ဖြစ်ခြင်းကြောင့်။ ငင်းနွားမပိုင်ထိုက်ခွင့်သည်။ငကျားသို့ပြောင်းလွှဲရာရောက်သည်။

(င) ငမဲပိုင်ခြင်းတစ်စီးကို ရောင်းချလွှဲအပ်ပေးစေရန်။ ငဖြူကလိမ်လည်လှည့်ဖြားရာမရောက်သောအလွဲပြောဆိုခြင်းဖြင့်။ ငမဲကိုသွေးဆောင်။ ငင်းမြင်းကိုငမဲထံကဝယ်ယူပြီးနောက်။ ပဋိညာဉ်ကိုငမဲမဖျက်မီ။ ငင်းမြင်းကိုငဖြူကငကြောင်သို့ တဆင့်ရောင်းချလိုက်ရာ။ ငင်းမြင်းပိုင်ထိုက်ခွင့်သည်။ ငကြောင်သို့ပြောင်းလွှဲရာရောက်သည်။ ပဋိညာဉ်ကိုမဖျက်ရခြင်းကြောင့်ငမဲ၌တစုံတရာဆုံးရှုံးသည့်အတွက်ကိုသာ။ငဖြူထံကငမဲလျှော်ကြေးရထိုက်သည်။

(စ) ငဖြူသည်။ငမဲကိုမတရားသဖြင့်အနိုင်အထက်ခြိမ်းချောက်၍သော်ငင်း။ လိမ်လည်ခြင်း။ သို့မဟုတ်လက်မှတ်လိမ်ခြင်းဖြင့်သွေးဆောင်၍သော်ငင်း။ မြင်းတစ်စီးကိုရောင်းချစေပြီးနောက်။ ငမဲပဋိညာဉ်မဖျက်မီ။ ငင်းမြင်းကိုငကြောင်သို့ ငဖြူကတဆင့်ရောင်းချသည်။ ငင်းအချက်တွင်။ငင်းမြင်းကိုပိုင်ထိုက်ခွင့်သည်။ငကြောင်သို့လွှဲပြောင်းသည်မဟုတ်။

၁၇၈။ ။မည်သည့်ကုန်စည်ကိုမဆို။ သို့မဟုတ်မည်သည့် ကုန်တင်လက်မှတ်။ ကျင်းသွင်းလက်မှတ်။ ကုန်လှောင် တိုက်ပိုင် လက်မှတ်။ တံတားရှင်လက်မှတ် ပေးအပ်ရန် ဝါရမ်းလက်မှတ်။သို့မဟုတ်အမိန့်လက်မှတ်။ သို့မဟုတ်ကုန်စည် ပိုင်ထိုက်ခွင့်ရသည့်အခြားစာချုပ်စာတမ်းလက်မှတ်ကိုမဆို။ လက်ရှိဖြစ်သူမှာ။ ငင်းကုန်စည် များကိုဖြစ်စေ။ စာချုပ်စာတမ်း လက်မှတ်များကိုဖြစ်စေ။ အခိုင်အမာ အပေါင်ထားခွင့် ရသည်။ သို့သော်လည်း အပေါင် ထားသူသည်။ မတော်မတရားပြုလုပ်ကြောင်းနှင့် အကြောင်းအားလျော်စွာထင်မှတ်မရှိဘဲ။အပေါင်ခံသူကရိုးဖြောင့်သောသဘောနှင့် အပေါင်ကိုလက်ခံရမည်။

တကြောင်းလည်းဆိုခဲ့သည့်ကုန်စည်။ စာချုပ်စာတမ်း လက်မှတ်စာများမှာ။ တရားသဖြင့်ပိုင်ဆိုင်သူ။ သို့မဟုတ်ငင်းတို့ကိုတရားသဖြင့် စောင့်ထိန်းကြည့်ရှုနေသူ တစုံတယောက်ထံမှ။မူပြစ်ပြုကျင့်ခြင်း။ သို့မဟုတ်လိမ်လည်ခြင်းဖြင့်ရယူသည့် ကုန်စည်စာချုပ်စာတမ်းများမဖြစ်စေရ။

**အခန်း ၂။ ။ရောင်းဝယ်မှုဆိုင်ရာကြေးငွေချေးငှားရရှိနိုင်ခွင့်အကြောင်း။**

မှတ်ရန်။ ။“လက်လီကုန်သည်”ဆိုသည်မှာ။ သာမန်အားဖြင့်လက်လီသာရောင်းချသည့်ကုန်သည်ကိုဆိုလိုသည်။

၂၀၁။ ။(၁) သင်၏စီရင်စုနယ်ရှိ ကုန်သည်များသည်။ မိမိတို့ကုန်စည် ဝတ္ထုများကို။မည်သည့်အရပ်ဒေသကြီးများကရကြပါသနည်း။ လက်ကားနှင့်လက်လီကုန်သည်များ။ ငင်းပြင်မြို့ကြီးများရှိကုန်သည်များနှင့် ရွာငယ်များရှိ ကုန်သည်များ။ထိုမှတပါး မြန်မာနိုင်ငံတော်အတွင်းထွက်သည့် ကုန်စည်များနှင့် နိုင်ငံခြားမှသွင်းယူလာသည့်ကုန်စည်များတို့ကို ခွဲခြားဖော်ပြပါ။

(၂) ကုန်စည်များကို နိုင်ငံခြားမှ တိုက်ရိုက် သွင်းယူလာသည့် ကုန်သည်များရှိပါသလား။

၂၀၂။ ။သင်၏စီရင်စုနယ်ရှိ လက်လီကုန်သည်များသည်။ အကြွေးရောင်းလေ့ရှိပါသလား။ ၎င်းတို့ရောင်းချမှုစုစုပေါင်းတွင်။ အကြွေးရောင်းချမှုအများပါရှိပါသလား။ မြို့များရှိကုန်သည်များနှင့်ရွာငယ်များရှိကုန်သည်များကိုခွဲခြားဖော်ပြပါ။

၂၀၃။ ။သင်၏စီရင်စုနယ်ရှိလက်ကား ကုန်သည်များသည်။ အကြွေးရောင်းလေ့ရှိပါသလား။ ၎င်းတို့အလုပ်အကိုင်တွင်။ အကြွေးရောင်းချမှုအများပါရှိပါသလား။ မြို့ကြီးများနှင့်မြို့ကလေးများတွင်သော်၎င်း။ မြန်မာနိုင်ငံတော်အတွင်းထွက်သည့်ကုန်စည်များနှင့်နိုင်ငံခြားမှသွင်းယူလာသည့် ကုန်စည်များနှင့် ပတ်သက်၍သော်၎င်း။ ကွဲပြားခြားနားချက်တစ်ခုတရားရှိပါသလား။ အခြားထူးခြားသောအချက်များရှိပါသလား။

၂၀၄။ ။(၁) သင်၏စီရင်စုနယ်ရှိ လက်လီကုန်သည်များက။ ၎င်းတို့၏ ကုန်စည်များကိုအကြွေးဝယ်ယူလေ့ရှိပါသလား။ သို့မဟုတ်၎င်းကုန်စည်များအတွက်ပေးရန်ငွေချေးယူလေ့ရှိပါသလား။ မြို့များရှိကုန်သည်များနှင့် ရွာငယ်များရှိကုန်သည်များအတွက် ခွဲခြားဖော်ပြပါ။

(၂) လက်လီကုန်သည်တို့ကိုယ်တိုင်ကပင် ကြွေးပေးရသည့်အတွက်။ ယခုကိစ္စတွင်။ ၎င်းတို့လုပ်ကိုင်ဆောင်ရွက်သည့်နည်းလမ်းကို။ မည်၍မည်မျှဖြစ်ပျက်ခြင်းရှိစေပါသနည်း။

(၃) ၎င်းတို့၏ကုန်စည်များအတွက်ပေးရန်ငွေကို။ မည်ကဲ့သို့ပေးပို့ပါသနည်း။

၂၀၅။ ။(၁) လက်ကားကုန်သည်တို့ အတွက်လည်း။ မေးခွန်းနံပါတ် ၂၀၄ ကို ဖြေဆိုပါ။ ၎င်းပြင်မြန်မာနိုင်ငံတော်အတွင်းထွက်သည့် ကုန်စည်များနှင့် နိုင်ငံခြားမှသွင်းယူလာသည့်ကုန်စည်များနှင့်ပတ်သက်၍။ ကွဲပြားခြားနားချက်တစ်ခုတရားမရှိဖော်ပြပါ။

(၂) နိုင်ငံခြားတိုင်းပြည်များမှတိုက်ရိုက်ကုန်စည်သွင်းယူလာသည့်ကုန်သည်များနှင့် စပ်လျဉ်းသည့်အချက်ကိုအထူးဖော်ပြပါ။

၂၀၆။ ။(၁) သင်၏စီရင်စုနယ်တွင် လက်လီကုန်သည်တို့ချေးယူသည့်ငွေများအနက်။ (က) ဘန်များ (ခ) သမဝါယမအသင်းများ၊ (ဂ) အခြားလူများက။ မည်၍မည်မျှထုတ်ပေးကြပါသနည်း။ (တဝက်။ အားလုံးနီးနီးစသည်ဖြင့်ဖြေဆိုပါ။)

(၂) “အခြားလူများ” ဆိုသည်တွင်။ မည်သည့်လူမျိုးလူစားများပါဝင်ပါသနည်း။ (၎င်းသူများမှာ။ မြန်မာ။ တရုတ်။ ချစ်တီး။ သို့မဟုတ်အိန္ဒိယတိုင်းသားအခြားလူမျိုးများဖြစ်သည်။ မည်မည်ကိုဖော်ပြပါ။ အိန္ဒိယတိုင်းသား အခြားမည်သည့် လူမျိုးများ ဖြစ်သည်ကိုလည်းဖော်ပြပါ။) မည်သည့်လူမျိုးလူစားများမှာ။ ဦးရေများပြားသည်။ မည်သည့်လူမျိုးလူစားမှာ။ ဦးရေအတော်အသင့်ဖြစ်သည်။ မည်သည့်လူမျိုးလူစားမှာ။ ဦးရေနည်းသည်ကိုဖော်ပြ၍။ တစ်နိုင်လျှင်၎င်းတို့ဦးရေကိုတဦးနှင့်တဦးယှဉ်ပြိုင်၍ဖော်ပြပါ။ ထုတ်ချေးငွေစုစုပေါင်းအနက်မည်၍မည်မျှကို။ ၎င်းလူမျိုးလူစားအသီးသီးကထုတ်ချေးပါသနည်း။

(၃) မည်သည့် ငွေချေးစားသူများသည်။ လူမျိုးသီးခြားဖြစ်သော ကုန်သည်များကိုသော်၎င်း။ သီးခြားဖြစ်သောကုန်သည်များကိုသော်၎င်း။ အခြားအထူးအတန်းအစားတွင်ပါဝင်သည့် ကုန်သည်များကိုသော်၎င်း။ ချေးငွေများထုတ်ပေးရန်သာ၍ အလိုရှိကြပါသလား။ ၎င်းပြင်အစဉ်အလာအားဖြင့် အခြားအလုပ်အကိုင်အတွက် ငွေချေးရန် ငြင်းပယ်ကြပါသလား။

၂၀၇။ ။လက်ကားကုန်သည်တို့အတွက်လည်း။ မေးခွန်းနံပါတ် ၂၀၆ ကိုဖြေဆိုပါ။

၂၀၈။ ။ငွေများချေးယူသည့် လက်လီကုန်သည်တို့အတွက်။ အောက်ပါအချက်များကိုဖြေဆိုပါ။

- (က) ၎င်းကုန်သည်တို့သည်။ဆိုင်ရာနှစ်တွင်မည်သည့်အချိန်ကာလ၌။ငွေအများဆုံးချေးယူတတ်ကြပါသနည်း။
- (ခ) အစဉ်အလာအတိုင်းအတိုးနှုန်းမည်မျှပါလဲ။
- (ဂ) ပေးဆပ်ရန်အချိန်ကာလကိုအစဉ်အလာအားဖြင့် အသေအချာသတ်မှတ်လေ့ရှိပါသလား။ (အချိန်ကာလကိုဖော်ပြပါ။)
- (ဃ) အစဉ်အလာအတိုင်းအာမခံပေးပါသလား။ပေးပါလျှင်။ အစဉ်အလာအတိုင်းမည်သည့် အာမခံမျိုးပေးပါသလဲ။ အခြားမည်သည့်အာမခံမျိုးများကိုပေးလေ့ပေးထရှိပါသလဲ။
- (စ) စာချုပ်စာတမ်းတစုံတရာ ချုပ်ဆိုပါသလား။ စာချုပ်စာတမ်းကိုဖြည့်စွက်ရန်။နှုတ်ကတ်တစုံတရာထားရပါသလား။
- (ဆ) အချို့ငွေထုတ်ချေးသူတို့က။ ငွေချေးယူသူတို့ထံမှ။ အတိုးအပြင်။အမြတ်အစွန်းမှဝေစု (။သို့မဟုတ်အလုပ်လုပ်ကိုင်မှုဆိုင်ရာ ငွေပေါ်တွင်ကော်မီရှင်ငွေ) ရလိုကြပါသလား။
- (ဇ) အစဉ်အလာအတိုင်း မည်သည့်အခြားစည်းကမ်း အချက်များကို ပြုလုပ်လေ့ရှိပါသနည်း။
- (ဈ) အစဉ်အလာအတိုင်း ဖော်ပြခြင်းမပြုသော်လည်း။ (ရှိလျှင်)။ မည်သည့်စည်းကမ်းအချက်များကိုသိနားလည်ကြပါသလဲ။
- (ည) ချေးငွေများကို။စာရင်းရှင်နည်းဖြင့်။အများအားဖြင့်ထုတ်ချေးပါသလား။
- (ဋ) ငွေထုတ်ချေးသူတို့က။ ငွေရင်း။ သို့မဟုတ်အတိုးအတွက် နေ့စဉ်ပေးဆပ်သည့်ငွေများကိုတောင်းဆိုကောက်ခံကြသည့်ထုံးစံရှိပါသလား။
- (ဌ) ရုတ်တရက်ငွေဆပ်ရန်ငွေထုတ်ချေးသူတို့က။တခါတရံတောင်းဆိုတတ်ကြပါသလား။မည်သည့်အတွက်သို့တောင်းဆိုကြပါသနည်း။

၂၀၉။ ။လက်ကား ကုန်သည်တို့အတွက်လည်း။ မေးခွန်းနံပါတ် ၂၀၈ တွင်ပါရှိသည့်အချက်များကိုဖြေဆိုပါ။

၂၁၀။ ။(၁) လက်ကား။ သို့မဟုတ် လက်လီကုန်သည်တို့မှာ။ ၎င်းတို့အလုပ်အကိုင်အတွက်သင့်လျော်သောချေးငွေများရရှိရန်။ မည်သည့်အခက်အခဲများ တွေ့ကြုံကြရပါသနည်း။၎င်းအခက်အခဲများမှာ။ မည်သည့်အကြောင်းကြောင့်ဖြစ်ရပါသနည်း။ သက်သာခွင့်ရရန်သင်ကမည်သို့အကြံဉာဏ်ပေးပါမည်နည်း။ အချက်အသီးသီးတွင် ၎င်းအခက်အခဲမှာ။လက်ကား။ သို့မဟုတ်လက်လီအရောင်းအဝယ်၌သော်၎င်း။ နှစ်မျိုးလုံးသောအရောင်းအဝယ်၌သော်၎င်း။ ဖြစ်ရခြင်းရှိသည်မရှိသည်ကို ရေးသားပြီးလျှင်။ အစုစပ်ဘန်များမှချေးငွေများရရှိရန်။မည်သည့်အထူးအခက်အခဲများကိုမဆို။အထူးဂရုပြု၍ဖော်ပြပါ။

၂၁၁။ ။(၁) ကုန်သည်များမှာ။ ၎င်းတို့ကုန်စည်များကို အကြွေး ဝယ်ယူရသည့်အခါ။၎င်းတို့၏ကုန်စည်အားလုံးကို။ ၎င်းတို့သို့ကုန်စည် ရောင်းချပေးသွင်းသူ တဦးတည်းထံမှဝယ်ယူရကြပါသလား။

(၂) ထိုသို့ဝယ်ယူရခြင်းမရှိလျှင်။ကုန်စည်ရောင်းချပေးသွင်းသူတဦးထံမှ သာဝယ်ယူရန်စိတ်ပါလာစေအောင်ပြုလုပ်ခြင်းတစုံတရာရှိပါသလား။

၂၁၂။ ။ကုန်သည်တို့သို့ငွေထုတ်ချေးသူတို့က။ ၎င်းကုန်သည်တို့၏ ကုန်စည်များကို။ ၎င်းတို့ထံမှတဆင့်ဝယ်ယူခြင်း။ သို့မဟုတ်ရောင်းချစေခြင်းပြုသည့်အလေ့အထရှိပါသလား။

၂၁၃။ ။ဘန်များကထုတ်ချေးသောငွေများအတွက်။ အာမခံပေးသည့်ကုန်စည်များကို။ ၎င်းဘန်များက။ ၎င်းတို့ပိုင်ကုန်လှောင်ရုံများတွင်သွင်းထားသည့် နည်းစနစ်မှာ။ ကြေနပ်ဘွယ်ရှိပါသလား။ မည်သည့်ပြောင်းလဲချက်များကို။ သင်ကအကြံဉာဏ်ပေးပါသလဲ။ သင်၏အကြံဉာဏ် ပေးချက်များအတိုင်းလိုက်နာလျှင်။ ဘန်များကိုမည်သို့ ကာကွယ်စောင့်ရှောက်ပါမည်နည်း။

၂၁၄။ ။သင်၏မြို့ရွာဒေသရှိလက်ကား။ သို့မဟုတ် လက်လီကုန်သည်တို့သည်။ ၎င်းတို့အလိုရှိသော ချေးယူငွေများကိုရရှိကြသောနည်းလမ်းအတွက်။ အထက်ပါမေးခွန်းများမှာ။ သက်ဆိုင်ခြင်းမရှိလျှင်။ ၎င်းနည်းလမ်းကိုအကျဉ်းချုပ်ဖော်ပြပါ။

၂၁၅။ ။(စပါးနှင့် ဆန်အရောင်းအဝယ်မှတစ်ပါး။) မည်သည့်အရောင်းအဝယ်များတွင်။ ပွဲစားအများအပြားရှိကြပါသနည်း။ (ဥပမာ။ ငါးပွဲစားများ။) ၎င်းပွဲစားများမှာ။ ၎င်းတို့အလုပ်အကိုင်အတွက်အလိုရှိသောငွေကိုမည်သို့ရရှိကြပါသနည်း။

၂၁၆။ ။ကော်မီရှင် ကိုယ်စားလှယ်အလုပ် လုပ်ကိုင်သောသူများ (အရာတီးရားအဒတ္တရား) တို့က။ ကုန်စည်ရောင်းချသူတို့အား ကြေးငွေထောက်ပံ့သည့် အချို့သောအရောင်းအဝယ် မျိုးများကိုဖော်ပြပါ။ အချက်အသီးသီးတွင်။ သို့ကြေးငွေထောက်ပံ့သည့်နည်းလမ်းအကြောင်းအရာများကိုဖော်ပြပါ။

၂၁၇။ ။သင်၏မြို့ရွာဒေသရှိ ကုန်သည်တို့အတွက်။ သမဝါယမအသင်း။ သို့မဟုတ်ဘန်များတစ်ခုခုစည်းတည်ထောင်ပြီးရှိပါသလား။ သို့မဟုတ်ထိုသို့စည်းတည်ထောင်ရန်တစ်ခုခုကြံစည်အားထုတ်ခြင်းရှိပါသလား။ ၎င်းတို့အတွက် အလိုရှိသောငွေရရှိရန်အခက်အခဲတစ်ခုခုတွေ့ကြုံရပါသလား။

**အခန်း ၃။ ။လက်မှုပညာလုပ်ငန်းများအကြောင်း။**

မှတ်ရန်။ ။ဥရောပတိုက်သားကုန်သည်အသင်းကြီးများနှင့်ဥရောပတိုက်သား ကုမ္ပဏီများက လုပ်ကိုင်ဆောင်ရွက်သည့် လက်မှုပညာလုပ်ငန်းများကို။ ယခုစုံစမ်းခြင်းမှချန်လွှတ်ထားသည်။

၃၀၁။ ။(၁) သင်၏မြို့ရွာဒေသတွင်။

- (က) မိမိတို့အိမ်များတွင် မိမိတို့ကိုယ်တိုင်သော်၎င်း။ အနည်းငယ်သော လူများအကူအညီနှင့်သော်၎င်း။ လုပ်ဆောင်သူများက။ မည်သည့်လက်မှုပညာလုပ်ငန်းများကို လုပ်ဆောင်ကြပါသနည်း။ (ယက်ကန်းအလုပ်။ ယွန်းထည်အလုပ်။ ဆေးလိပ်လိပ်ခြင်းစသည်များ။)
- (ခ) အလုပ်အကိုင်ကိုကြီးကြပ်ရန်မှတစ်ပါး။ အလုပ်တွင်ကိုယ်တိုင်ဝင်ရောက်လုပ်ကိုင်ခြင်းမရှိသူ တဦးတယောက်က။ အခြားလူများကိုစေခိုင်းလုပ်ကိုင်စေသည့် ကြီးကျယ်သောအလုပ်ဆိုင်များ။ သို့မဟုတ်အလုပ်ရုံများတွင်။ မည်သည့် လက်မှုပညာလုပ်ငန်းများကို လုပ်ဆောင် ကြပါသနည်း။ (စပါးကြိတ်ခြင်း။ သစ်ခွဲခြင်း။ ဆီကြိတ်ခြင်းစသည်များ။)

(၂) သီးစားလုပ်သူများ။ သို့မဟုတ် အများအားဖြင့် လယ်ယာ လုပ်ကိုင်သူများဖြစ်သည့်မြေပိုင်ရှင်များသည်။ လယ်ယာလုပ်ကိုင်မှုတွင် အချိန်ကုန်လုပ်ကိုင်ခြင်းမရှိကြသည့်အခါ။ ငွေဝင်ရန်မည်သည့် လက်မှုပညာလုပ်ငန်းများကို လုပ်ကိုင်ကြပါသနည်း။ ၎င်းလက်မှုပညာလုပ်ငန်းများတွင်။ ၎င်းလယ်ယာလုပ်ကိုင်သူတို့၏အချိန်အများအားဖြင့်မည်မျှကုန်ပါသနည်း။

(၃) အများအားဖြင့်လယ်ယာလုပ်ကိုင်သည့်လုပ်သားကူလီဖြစ်သူတို့မှာ။ လယ်ယာလုပ်ကိုင်ခြင်းမရှိကြသည့်အခါ။ မည်သည့်လက်မှုပညာ လုပ်ငန်းများတွင် အလုပ်ရရှိကြပါသနည်း။ ၎င်းလုပ်သားကူလီတို့သည်။ ၎င်းလက်မှုပညာလုပ်ငန်းတွင် တနေ့လုံးလုပ်ကိုင်ကြပါသလား။ သို့မဟုတ် လယ်ယာလုပ်ကိုင်မှု အလုပ်နှင့် လက်မှုပညာ လုပ်ငန်းအတွက်နေ့စဉ်။ အချိန်ပိုင်းခြား၍လုပ်ကိုင်ကြပါသလား။

(၄) မည်သည့်လက်မှုပညာ လုပ်ငန်းများတွင်လုပ်ကိုင်သူများသည်။ ဆိုင်ရာနှစ်တွင် အထူးအချိန်ရာသီများ၌ လယ်ယာလုပ်ကိုင်မှု အလုပ်ကိုရပ်စဲခါ လုပ်ကိုင်ကြပါသနည်း။ မည်သည့်လယ်ယာလုပ်ကိုင်မှုအလုပ်မျိုးကို။ ၎င်းတို့လုပ်ကိုင်ကြပါသနည်း။ ၎င်းလူများမှာ။ ယေဘုယျအားဖြင့် ယောက်ျားများ။ သို့မဟုတ်မိန်းမများ။ အရွယ်ရောက်သူများ။ သို့မဟုတ် အရွယ်မရောက်သေးသူများဖြစ်ကြပါသလား။ ၎င်းတို့မှာ။ ယေဘုယျအားဖြင့် မြေပိုင်ဆိုင်သူများ။ သို့မဟုတ်သီးစားလုပ်ကိုင်သူများ၏ အိမ်ထောင်သားစုတွင် ပါဝင်သူများဖြစ်ကြပါသလား။

၃၀၂။ ။ (၁) မေးခွန်းနံပါတ် ၃၀၁ အရ၊ အဖြေတွင်ဖော်ပြသည့်လက်မှုပညာလုပ်ငန်းများအသီးသီးအတွက်။ အောက်ပါအချက်များကိုဖော်ပြပါ။

(က) ဆိုင်ရာလက်မှုပညာလုပ်ငန်းကိုလုပ်ကိုင်သူများသည်။ ၎င်းတို့အလိုရှိသည့် မပြုမပြင်ရသေးသော ဝတ္ထုများကို ဝယ်ယူရန်ငွေမည်သည့် နည်းရရှိကြပါသနည်း။

(ခ) ၎င်းတို့သည်။ စက်ကိရိယာများ။ အဆောက်အဦကြီးများ။ သို့မဟုတ်အခြား စရိတ်အကြီးအကျယ်ကုန်သည့်ကိရိယာ တန်ဆာများကိုအသုံးပြုလျှင်။ ၎င်းတို့ကို ဝယ်ယူရန်ငွေမည်သည့်နည်းရရှိကြပါသနည်း။

(ဂ) အထက်ပါငွေရရန် နည်းများတွင်။ မည်သို့တိုးတက် ကောင်းမွန်အောင်ပြုလုပ်နိုင်ပါသနည်း။ မည်သည့်သာယာလွန်ကောင်းမွန်သော နည်းများကို။ သင်ကအကြံဉာဏ်ပေးနိုင်ပါသနည်း။

(ဃ) တန်အလုပ်လုပ်ကိုင်သူများ။ သို့မဟုတ်ငွေ ချေးစားသူများက။ ဆိုခဲ့သည့်သူများအား။ ၎င်းတို့လုပ်ကိုင်ရရှိသည့်ကုန်စည်များအတွက်ပိုမို၍အတိုးရရှိစေရန်။ မည်သို့ကူညီထောက်ပံ့နိုင်ကြပါသနည်း။

(၂) (က) ကြားလူများနှင့်အများအပြားကုန်ကူးသန်းသူများက။ ၎င်းလက်မှုပညာလုပ်ငန်းအသီးသီးတွင်။ မည်သည့်နည်း ဝင်စွက်လုပ်ကိုင် ဆောင်ရွက်ကြပါသနည်း။

(ခ) မည်သည့်ကိစ္စများအတွက်။ ၎င်းတို့ငွေချေးယူကြပါသနည်း။

- (ဂ) မည်သည့်နည်းဖြင့်။ မည်သူထံမှ။ ၎င်းတို့ကငွေချေး ယူကြပါသနည်း။မည်သည့်အာမခံမျိုးကိုပေးကြောင်း။ မည်သည့်အတိုးနှုန်းကိုပေးကြောင်း။ ချေးငွေကိုအရစ်အရစ်ပြု၍ပေးဆပ်ခြင်းရှိကြောင်းမရှိကြောင်း။ ၎င်းပြင် အခြားအရေးကြီးသောအကြောင်းအရာများကိုဖော်ပြပါ။
- (ဃ) ၎င်းချေးငွေများကိုရရှိရန်။ ၎င်းသူတို့ရရှိပြီးသော နည်းလမ်း၌။ မည်သို့တိုးတက်ကောင်းမွန်အောင်ပြုလုပ်နိုင်ပါသနည်း။

၃၀၃။ ။(၁) သင်၏မြို့ရွာဒေသတွင်။ လက်မှုပညာ လုပ်ငန်းသစ်စတင်လုပ်ကိုင်ရန်ကြံစည်အားထုတ်ခြင်းတစ်ခုတရာမှာ။ ငွေရင်းကြေးရင်းရရှိရန်ပြုလုပ်ရာ၌ အခက်အခဲများကြောင့်သာအထမမြောက်ရခြင်းဖြစ်ပါသလား။

(၂) သက်သာခွင့်ရရန်သင်ကမည်သို့အကြံဉာဏ်ပေးမည်နည်း။

၃၀၄။ ။သင်၏မြို့ရွာဒေသတွင်။လက်မှုပညာသည်များအတွက်သမ ဝါယမအသင်းများတစ်ခုတရာ ဖွဲ့စည်းတည်ထောင်ပါသလား။ သို့မဟုတ် ၎င်းအသင်းများ ဖွဲ့စည်းတည်ထောင်ရန် ကြံစည်အားထုတ်ခြင်း တစ်ခုတရာပြုလုပ်ပါသလား။ ၎င်းအသင်းများအတွက်လိုသောငွေကိုရရှိရန်အခက်အခဲတစ်ခုတရာတွေ့ကြုံပါသလား။

၃၀၅။ ။လက်မှုပညာလုပ်ငန်းကလေးများကို လုပ်ကိုင်ဆောင်ရွက်ရန်အလို့ငှါ။ လိုသောငွေကိုထုတ်ချေးရန် ဘန်ကဒ်ဖွဲ့စည်းတည်ထောင်ရန် သင့်လျော်ပါမည်လား။ သင့်လျော်ပါလျှင်အောက်ပါအချက်များကိုဖော်ပြပါ။

(က) ၎င်းဘန်မှာ။သမဝါယမဘန်။သို့မဟုတ်အစုစပ်ဘန်ဖြစ်သင့်ပါသလား။

(ခ) ၎င်းဘန်မှာ။သတ်မှတ်ထားသည့် ငွေရင်းကြေးရင်းကိုထုတ်ပေးသင့်ပါသလား။သို့မဟုတ်အလုပ်လုပ်ကိုင်ရန်ငွေရင်း ကြေးရင်းကိုသာ ထုတ်ပေးရန်သင့်ပါသလား။

(ဂ) ၎င်းဘန်မှာ။လူအသီးသီးကိုငွေထုတ်ချေးသင့်ပါသလား။သို့မဟုတ်လက်မှုပညာသည်တို့ဆိုင်ရာ သမဝါယမ အသင်းများကိုသာ ငွေထုတ်ချေးသင့်ပါသလား။

(ဃ) ၎င်းဘန်မှာ။မိမိကိုယ်တိုင်လိုသောငွေကို။မည်သို့ရရှိသင့်ပါသနည်း။

(င) သင်ပြောဆိုလိုသည့်အခြားအရေးကြီးသော အကြံဉာဏ်ပေးချက် များကိုလည်းဖော်ပြပါ။

၃၀၆။ ။ကုန်စည်ဝတ္ထုလုပ်ကိုင်သူအား။၎င်း၏ ကုန်စည်ဝတ္ထုအတွက်ပိုမိုသော အတိုးရရှိရန်ပြုလုပ်နိုင်စေခြင်းဖြင့်သော်၎င်း။ အခြားနည်းဖြင့်သော်၎င်း။ လက်မှုပညာလုပ်ငန်းကလေးများကို။အခြားမည်သည့်ငွေထုတ်ချေးနည်းကအားပေးပါမည်နည်း။

၃၀၇။ ။(၁) လယ်ယာ လုပ်ကိုင်သူတို့မှာ။ ၎င်းတို့၏လယ်ယာ လုပ်ကိုင်မှုတွင်။ ၎င်းတို့၏ အချိန်များကို ကုန်အောင် အသုံးမချနိုင်သည့် ရာသီဥတုများတွင်။၎င်းတို့အား အလုပ်အကိုင်ပေးရန်။မည်သည့်လက်မှုပညာလုပ်ငန်းများကိုစတင်ဆောင်ရွက်။ သို့မဟုတ် တိုးတက်ဖြစ်ထွန်းအောင်ပြုလုပ်နိုင်ပါသနည်း။၎င်းလက်မှုပညာလုပ်ငန်းများက။ လယ်ယာလုပ်ကိုင်သူလုပ်သား ကူလီတို့ကိုသာစေခိုင်းမည်ဖြစ်ပါသလား။ သို့မဟုတ် သီးစားလုပ်သူများနှင့်လယ်ယာလုပ်ကိုင်သည့် မြေပိုင်ဆိုင်သူများကိုလည်း စေခိုင်းမည် ဖြစ်ပါသလား။ ၎င်းပြင်၎င်းသူတို့ကို အချိန်ကုန်စေခိုင်းပါမည်လား။ သို့မဟုတ်အချိန် အချို့အဝက်မျှသာစေခိုင်းပါမည်လား။

(၂) ၎င်းလက်မှတ် ပညာလုပ်ငန်းများကိုတိုးတက်ဖြစ်ထွန်းအောင်ပြုလုပ်ခြင်းဖြင့်။  
အလိုမရှိအပ်သည့် အကျိုးသက်ရောက်ခြင်းများ ဖြစ်ပေါ်ရန် ရှိပါသလား။ ကောင်းကျိုးကားမကောင်းကျိုးထက်ပိုမိုပါမည်လား။

(၃) ၎င်းလက်မှတ်ပညာလုပ်ငန်းများကအလိုရှိသည့် ချေးငွေများကို ထုတ်ပေးရန် မည်သည့်ထပ်မံစီမံချက်များကိုပြုလုပ်ရန်လိုပါသနည်း။

**အသုံး ၄။ ။ ကြေးငွေချေးငှားရရှိနိုင်ခွင့်ဆိုင်ရာစာချုပ်  
ဝာတမ်းများအကြောင်း။**

လွှဲပြောင်းနိုင်သည့်စာချုပ်လက်မှတ်များ။

၄၀၁။ ။ ယခုအသုံးပြုနေကြသောလွှဲပြောင်းနိုင်သည့်စာချုပ်လက်မှတ်မျိုး တစုံတရာ နှင့်စပ်လျဉ်း၍မည်သည့်လွှဲလင့်တကူ မဖြစ်နိုင်သည့်အချက်များ။ သို့မဟုတ်အခက်အခဲ များကိုတွေ့ကြုံကြရပါသနည်း။ ၎င်းတို့ကိုမည်သို့ပပျောက်အောင်ပြုလုပ်နိုင်ပါသနည်း။

၄၀၂။ ။ အများသူတို့ အကျိုးငှာသော်၎င်း။ ဘန်အလုပ် လုပ်ကိုင်သူတို့ အကျိုးငှာ သော်၎င်း။ လွှဲပြောင်းနိုင်သည့်စာချုပ်လက်မှတ်အက်ဥပဒေတွင်မည်သည့် ပြင်ဆင်ချက်များ ကိုပြုလုပ်ရန်လိုသည်ဟုသင်ထင်မြင်ပါသနည်း။ သင်၏အကြံဉာဏ်ပေးချက်အရ။ မည်သို့ အကျိုးသက်ရောက်ခြင်းရှိမည်ကိုလည်းရှင်းလင်းဖော်ပြပါ။

ကုန်ပိုင်ဆိုင်ကြောင်းလက်မှတ်စာတမ်း။

(မေးခွန်းနံပါတ် ၄၃ က ၄၈ ထိ များကိုလည်းကြည့်ပါ။)

၄၀၃။ ။ (၁) ကြေးငွေချေးငှားရရှိနိုင်ရန်။ ကုန်စည်များအကြောင်းဆိုင်ရာဖော်ပြ သည့်မည်သည့်စာချုပ်စာတမ်းမျိုးများကို အသုံးပြုကြပါသနည်း။ ၎င်းတို့ကိုအသုံးပြုရာ၌။ အခက်အခဲများတွေ့ကြုံရပါသလား။ ၎င်းအခက်အခဲတို့ကို မည်သည့်နည်းဖြင့် ပပျောက် အောင်ပြုလုပ်နိုင်ပါမည်နည်း။

(၂) အသုံးပြုရန်သင့်သည်ဟု သင်ထင်မြင်သည်။ ၎င်းကဲ့သို့သောစာချုပ် စာတမ်း အသစ်မျိုးများတစုံတရာရှိပါသလား။ ၎င်းအသစ်မျိုးများကို အသုံးပြုမည့် နည်းလမ်းနှင့်။ ၎င်းတို့အတွက်အထူးအကျိုးရှိမည့်အချက်များကို။ သင်တတ်စွမ်းသ၍။ အကြောင်းအရာ စုံလင်စွာဖော်ပြပါ။

၄၀၄။ ။ (၁) ကုန်တင်လက်မှတ်များ။ မီးရထားတန်စာများနှင့် ကုန်ထုတ်ပေးရန် လက်မှတ်စာများကို။ လွှဲပြောင်းနိုင်သည့်စာချုပ်လက်မှတ်များကဲ့သို့ မှတ်ယူဆောင်ရွက်ကြ လျှင်။ မည်သည့်ကောင်းကျိုး။ မကောင်းကျိုးများဖြစ်လာပါမည်နည်း။

(၂) သို့မှတ်ယူဆောင်ရွက်သင့်ကြောင်း။ သင်ထင်မြင်သည့် အခြားစာချုပ်စာတမ်း များတစုံတရာအကြောင်းကိုလည်း။ အလားတူအကျယ်တဝင့်ဖော်ပြပါ။

ဟွန်ဒီလက်မှတ်များ။

(မှတ်ရန်။ ။ ယခုမေးမြန်းစုံစမ်းချက်တွင်။ ဟွန်ဒီလက်မှတ်ဆိုသည့်စကားရပ်၌။ ကတိ လက်မှတ်မပါမဝင်ချေ။)

၄၀၅။ ။ (၁) ဆိုလတ္တံ့သည့် ကြေးငွေချေးငှားရရှိနိုင်ခွင့်ဆိုင်ရာ စာချုပ်စာတမ်း မျိုးများအနက်။ မည်သည့်စာချုပ်စာတမ်းမျိုးများကိုအသုံးပြုနေကြပါသနည်း။ မည်သည့် စာချုပ်စာတမ်းမျိုးများကို။ သာ၍အသုံးပြုလေ့ရှိကြပါသနည်း။

သတ်မှတ်ထားသည့်ကာလအပိုင်းအခြား	တောင်းခံ လာသည့်အခါ ပေးချေ ရန်
• လွန်ပြီးနောက်ပေးချေရန်ကတိလက်မှတ်။	ကတိလက်မှတ်များ။
သတ်မှတ်ထားသည့်ကာလအပိုင်းအခြား	မြင်ရသည့်အခါပေးချေရန် ဟွန်ဒီ လက်
လွန်ပြီးနောက် ပေးချေရန် ဟွန်ဒီ လက်မှတ်	မှတ်များ။
များ။	အင်္ဂလိပ်ဘာသာဖြင့် ရေးသားသည့်ပြင်။
အင်္ဂလိပ်ဘာသာဖြင့်ရေးသားသည့်ပြင်။	တောင်းခံလာသည့်အခါ ပေးချေရန် ငွေလွှဲ
သတ်မှတ်ထားသည့် ကာလအပိုင်း အခြား	လက်မှတ်များ။
လွန်ပြီးနောက် ပေးချေရန် ငွေလွှဲလက်မှတ်	
များ။	

(၂) ကတိလက်မှတ်များနှင့်ဟွန်ဒီလက်မှတ်များကို။ မည်သည့်ဘာသာဖြင့်ရေးသားကြပါသနည်း။

(၃) မည်သည့်အခြားကြေးငွေချေးငှားရရှိနိုင်ခွင့်ဆိုင်ရာ စာချုပ်စာတမ်းများကို အသုံးပြုကြပါသနည်း။ ၎င်းတို့ကိုမည်မျှလောက်အသုံးပြုလေ့ရှိကြပါသနည်း။ မည်သည့်ဘာသာများဖြင့်အသုံးပြုကြပါသနည်း။

(၄) အသုံးပြုဆဲဖြစ်သည့် ကြေးငွေချေးငှား ရရှိနိုင်ခွင့် ဆိုင်ရာ စာချုပ် စာတမ်းမျိုး အသီးသီးအတွက်။ အသုံးပြုခြင်းမှာ။တိုးတက်လျက်ရှိသည်။ သို့မဟုတ် ဆုတ်ယုတ်လျက်ရှိသည်ကိုဖော်ပြပါ။

(၅) ၎င်းစာချုပ်စာတမ်းမျိုးအသီးသီးကို။ မည်သည့်ကိစ္စများအတွက်။ အများဆုံးအသုံးပြုသည့်အလေ့ရှိပါသနည်း။

(၆) ကြေးငွေချေးငှားရရှိနိုင်ခွင့် ဆိုင်ရာစာချုပ်စာတမ်းမျိုးများ၏နမူနာ။ သို့မဟုတ် လက်ခံများကို။သင်တတ်စွမ်းနိုင်သ၍အမျိုးမျိုးနိုင်သမျှများအောင်ရေးသား၍ပေးပါ။

၄၀၆။ ။(၁) သင်၏ မြို့ရွာဒေသတွင် ထုတ်ပေး။ သို့မဟုတ်ငွေချေသည့် ဟွန်ဒီလက်မှတ်များအနက်။အချိုးအစားမည်မျှမှာ။မြင်ရသည့်အခါငွေချေရန်ဖြစ်ပါသနည်း။

(၂) ၎င်းတို့အနက်။ အချိုးအစားမည်မျှမှာ။စွဲတတ်သည့်နေ့ရက်နောက်သော်၎င်း။ မြင်ရပြီးနောက်သော်၎င်း။ တနှစ်ကျော်လွန်သည့်ကာလအပိုင်းအခြားလွန်မှ ပေးချေရန်ဖြစ်ပါသနည်း။

(၃) တနှစ်။သို့မဟုတ်တနှစ်မပြည့်သော ကာလအပိုင်းအခြားလွန်မှ ပေးချေရန်ဖြစ်သည့်ဟွန်ဒီလက်မှတ်များတွင်။ မည်သည့်ကာလ အပိုင်းအခြားများကို အများဆုံးအသုံးပြုလေ့ရှိပါသနည်း။ သို့အသုံးပြုလေ့ရှိသော ကာလအပိုင်းအခြားအသီးသီးအတွက်။ အရမ်းအတားအားဖြင့်အချိုးအစားမည်မျှဖြစ်ပါသနည်း။

(၄) ယခုမေးခွန်းအရသင်၏အဖြေတွင်ဖော်ပြသော ဟွန်ဒီလက်မှတ်မျိုး တစုံတရာ အချိုးအစားမှာတိုးတက်။သို့မဟုတ်ယုတ်လျော့ရန်အကြောင်းရှိနေပါသလား။

၄၀၇။ ။ကတိလက်မှတ်နှင့်ဟွန်ဒီလက်မှတ်နှစ်ခုလုံးကို အသုံးပြုနိုင်သော မည်သည့်အခါများတွင်။ကတိလက်မှတ်များကိုဟွန်ဒီလက်မှတ်များထက်သော်၎င်း။ ဟွန်ဒီလက်မှတ်များကို ကတိလက်မှတ်များထက်သော်၎င်း။ သာ၍အလွန်ကြံ ပါသနည်း။ မည်သည့်အကြောင်းကြောင့်ပါနည်း။

၄၀၈။ ။(၁) ကုန်သည်များက။ မည်သည့်ကိစ္စများအတွက်။ ဟွန်ဒီ လက်မှတ်များကိုအသုံးပြုကြပါသနည်း။

(၂) ကုန်သည်များကဟွန်ဒီ လက်မှတ်များကို တိုးတက်အသုံးပြုခြင်းမှ။ မည်သည့် ကောင်းကျိုးမကောင်းကျိုးများဖြစ်ပေါ်လာပါမည်နည်း။

(၃) ကုန်သည်များက ဟွန်ဒီလက်မှတ်များအသုံးပြုခြင်းကို။ မည်သည့် နည်းနှင့်တိုး တက်ပွံ့ပွားစေနိုင်ပါမည်နည်း။

(၄) ၎င်းဟွန်ဒီလက်မှတ်များကို အသုံးပြုခြင်း တိုးတက်ပွံ့ပွားလာလျှင်။ ကတိလက် မှတ်များ။ သို့မဟုတ်အခြားစာချုပ်စာတမ်းမျိုးများအသုံးပြုခြင်းမည်၍ မည်မျှ ယုတ်လျော့ သွားပါမည်နည်း။

၄၀၉။ ။ (၁) ကုန်သည်များမှတစ်ပါး။ အခြားမည်သည့်လူများကမဆို။ မည်သည့် ကိစ္စများအတွက်ဟွန်ဒီလက်မှတ်များကိုအသုံးပြုကြပါသနည်း။

(၂) ၎င်းကဲ့သို့သောလူများကဟွန်ဒီလက်မှတ်များကို တိုးတက် အသုံးပြုကြခြင်းမှ။ မည်သည့်ကောင်းကျိုး။ မကောင်းကျိုးများဖြစ်ပေါ်လာပါမည်နည်း။

(၃) ၎င်းလူများ ဟွန်ဒီလက်မှတ်များ အသုံးပြုခြင်းကို။ မည်သည့်နည်းနှင့်တိုးတက် စေနိုင်ပါမည်နည်း။

(၄) ၎င်းဟွန်ဒီလက်မှတ်များကို အသုံးပြုခြင်းသည် တိုးတက်ပွံ့ပွားလာလျှင်။ ကတိ လက်မှတ်များ။ သို့မဟုတ်အခြားစာချုပ်စာတမ်းများအသုံးပြုခြင်းမည်၍ မည်မျှယုတ်လျော့ သွားပါမည်နည်း။

၄၁၀။ ။ (၁) လယ်ယာ လုပ်ကိုင်သူတို့သို့ ထုတ်ချေးသည့်ငွေများအတွက် ဟွန်ဒီ လက်မှတ်များကိုသက်သာလွယ်ကူစွာအသုံးပြုနိုင်ပါသလား။

(၂) ယခုပြုလုပ်နေကျနည်းနှင့်နှိုင်းယှဉ်လျှင်။ မည်သည့်ကောင်းကျိုး။ မကောင်းကျိုး များရှိလာပါမည်နည်း။

၄၁၁။ ။ (၁) သင်၏ မြို့ရွာဒေသ၌ မည်သည့်လူမျိုး လူစားများက။ မြန်မာနိုင်ငံ တော်အတွင်းပေးချေရန်ဖြစ်သည့်ဟွန်ဒီလက်မှတ်များကိုထုတ်ပေးပါသလဲ။ သို့မဟုတ်ဟွန်ဒီ လက်မှတ်အတွက်ဖြစ်စေ။ ကတိလက်မှတ်အတွက်ဖြစ်စေ။ ပေးချေရန်ရှိသည့် ငွေအောက် လျော့ပေါ့ခန့်ခံ၍ငွေများထုတ်ပေးပါသလဲ။ ၎င်းလူမျိုး လူစားများအနက် မည်သည့်လူမျိုး လူစားများမှာ။ ဦးရေနည်းပါးကြောင်း။ မည်သည့်လူမျိုး လူစားများမှာ။ ဦးရေများပြား ကြောင်းကိုဖော်ပြ၍။ ၎င်းတို့နေထိုင်သည့်မြို့အမည်များကိုဖော်ပြပါ။

(၂) ၎င်းအလုပ်အကိုင်ကိုလုပ်ကိုင်ဆဲဖြစ်သည့် လူမျိုးလူစား အသီးသီး၏ ဦးရေအ ကြမ်းခန့်မှန်းချက်တရပ်ကို။ တတ်စွမ်းနိုင်လျှင်ပေးပါ။

(၃) အမြဲငွေချေးစားသူများလည်းမဟုတ်။ ဘန်အလုပ် လုပ်ကိုင်သူများလည်းမဟုတ် သော၎င်းလူမျိုးတို့အများကြံ့ပါသလား။ အဘယ်ကြောင့် ယခုထက်ပို၍ များများမရှိကြ ပါသနည်း။

(၄) ဘန်အလုပ်လုပ်ကိုင်သူတို့ထံငွေအပ်ထားမည့်အစား။ ၎င်းတို့ထံမှ ဟွန်ဒီလက် မှတ်များကိုဝယ်ယူလေ့သင်၏မြို့ရွာဒေသ၌ရှိပါသလား။

(၅) သင်၏မြို့ရွာဒေသ၌ အချိန်ရာသီတစ်ခုတရပ်တွင် ဟွန်ဒီလက်မှတ်များ ဝယ်ယူရန် ခဲယဉ်းခြင်းရှိပါသလား။

၄၁၂။ ။ (၁) မဒရပ်။ ကလကတ္တာ။ ကွန်ပို။ လာဟို။ ပက်ရှပ်။ ကာရချီ။ အင်ဒို။ ဘုံဘိုင်း။ ဂျာရာရတ်။ နဂူပူ။ ဟိုက်ဒရာဘတ်။ ကောလံဘို။ ပုလောဝီနံ။ စင်ကာပူစသည့် မြို့များတွင် ပေးချေရန်ဖြစ်သည့်ဟွန်ဒီလက်မှတ်များကို။ ရန်ကုန်မြို့ရှိ လူတိုင်းတယောက်မှာ။ ယေဘုယျ အားဖြင့်မည်သို့ထုံမှရရှိပါသနည်း။

(၂) အချက်အသီးသီးတွင်။ အစဉ်အလာအတိုင်း ကော်မီရှင်ငွေ မည်မျှကောက်ခံ ယူပါသနည်း။

၄၁၃။ ။(၁) မေးခွန်း နံပါတ် ၄၁၂ တွင်ဖော်ပြသည့် အရပ်ဒေသ များတွင် ပေးချေရန် ဖြစ်သည့် ဟွန်ဒီလက်မှတ်များကို။ ရန်ကုန်မြို့အပူပို လူတဦး တယောက်မှာ။ ယေဘုယျအားဖြင့် မည်သည့်နည်းရရှိပါသနည်း။ ၎င်းသူမှာ။ ၎င်းဟွန်ဒီ လက်မှတ်များကို မည်သူထံမှရရှိပါသနည်း။

(၂) အစဉ်အလာအတိုင်းကော်မီရှင်ငွေမည်မျှကောက်ခံယူပါသနည်း။

(၃) ထိုကဲ့သို့သောဟွန်ဒီလက်မှတ်များရရှိရန်။သာ၌လွယ်ကူခြင်း။ သို့မဟုတ်သာ၌ နှုန်းသက်သာရှိအောင်မည်သည့်နည်းပြုလုပ်နိုင်ပါမည်နည်း။

၄၁၄။ ။မြင်ရသည့်အခါဖြစ်စေ။တောင်းခံလာသည့်အခါဖြစ်စေ။ ပေးချေရန်မဟုတ် သောဟွန်ဒီလက်မှတ်များ။သို့မဟုတ်ကတိလက်မှတ်များကို ရရှိသည့် သင်၏မြို့ရွာ ဒေသရှိ လူများသည်။ ၎င်းလက်မှတ်မှတ်များအတွက် ငွေပေးချေရန် အချိန်စေ့ရောက်သည့် တိုင် အောင်ယေဘုယျအားဖြင့်၎င်းလက်မှတ်များကိုလက်ရှိထားကြပါသလား။

၄၁၅။ ။(၁) ဟွန်ဒီလက်မှတ်များ။သို့မဟုတ်ကတိလက်မှတ်များအတွက် ပေးချေ ရန်ရှိသည့်ငွေအောက်လျော့ပေါ့ခန့်မရှိငွေထုတ်ပေးစေခြင်း ရရှိသောသင်၏ မြို့ရွာဒေသရှိ လူများမှာ။၎င်းမြို့ရွာဒေသ၌ပင်ထိုသို့ရရှိပါသလား။

(၂) ဆိုင်ရာမြို့ရွာဒေသတွင်ပေးချေရန်ရှိသည့်ငွေအောက်လျော့ပေါ့ခန့်မရှိ ငွေထုတ် ပေးသည့် ၎င်းလက်မှတ်များအတွက် မည်သူက အများဆုံး ၎င်းကဲ့သို့ ငွေထုတ်ပေးပါ သနည်း။

(၃) သို့လျော့ပေါ့ခန့်မရှိငွေထုတ်ပေးရန်အတွက်။ ၎င်းလက်မှတ် အများကိုအခြား သို့ပေးပို့ကြပါသလား။မည်သည့်အရပ်။မည်သူတို့ထံသို့ ပေးပို့ပါသနည်း။ ထိုအရပ်များတွင် မည်သူများကသို့လျော့ပေါ့ခန့်မရှိ။၎င်းလက်မှတ်များအတွက်ငွေထုတ်ပေးကြပါသလဲ။

၄၁၆။ ။(၁) ဟွန်ဒီလက်မှတ်ပုံစံများ။ပုံသဏ္ဌာန်တူ အသုံးပြုရန် သင်ကထောက် ခံပါသလား။

(၂) အစိုးရမင်းတို့က။ ၎င်းပုံစံများပုံသဏ္ဌာန်တူအောင် တရားဥပဒေဖြင့် ပြဋ္ဌာန်း သတ်မှတ်သင့်ပါသလား။ သို့မဟုတ်ပုံစံများ ပုံသဏ္ဌာန်တူအောင် အသုံးပြုစေရန်အခြား နည်းဆောင်ရွက်သင့်ပါသလား။

(၃) ၎င်းပုံသဏ္ဌာန်တူပုံစံများကိုမည်သည့်ဘာသာဖြင့်ရေးသားသင့်ပါသနည်း။

(၄) ပုံသဏ္ဌာန်တူ ပုံစံများကို။ အင်္ဂလိပ်မြန်မာ နှစ်ဘာသာဖြင့် ရေးသားသင့်ပါ သလား။

ဟွန်ဒီလက်မှတ်များပေါ်တွင်တံဆိပ်တော်ခွန်။

မှတ်ရန်။ ။အိန္ဒိယတံဆိပ်တော်ခွန်အက်ဥပဒေပဌမစာရင်းအချက်နံပါတ် ၁၃ အရ။ တောင်းခံသည့်အခါ ပေးချေရန်ဖြစ်သည့် ဟွန်ဒီလက်မှတ်များပေါ်တွင် တံဆိပ်တော်ခွန် မပေးမဆောင်ရ။။သို့သော်လည်းအခြားဟွန်ဒီလက်မှတ်များပေါ်တွင် တံဆိပ်တော်ခွန်ပေး ဆောင်ရသည်။ ဟွန်ဒီလက်မှတ်မှာ။စွဲတပ်သည့်နေ့ရက်။ သို့မဟုတ် မြင်ရပြီးနောက် တနှစ် မကျော်မှီ ငွေပေးချေရန်ဖြစ်လျှင်။ ဟွန်ဒီလက်မှတ်တန်ဖိုးငွေအလိုက် တံဆိပ်တော်ခွန်ကို သတ်မှတ်သည်။၎င်းတံဆိပ်တော်ခွန်နှုန်းအရ။ တန်ဖိုးငွေ ၂၀ဝိ တရပ်။ တရပ်လျှင်သုံးစေ့

ခန့်ဖြစ်သည်။ ဟွန်ဒီလက်မှတ်မှာစွဲတပ်သည့်နေ့ရက်။ သို့မဟုတ်မြင်ရပြီးနောက် တနှစ်ကျော်မှ  
 မှငွေပေးချေရန်ဖြစ်လျှင်။ တံဆိပ်တော်ခွန်မှာ။ ငွေ ၁ဝ။ သို့မဟုတ် ၎င်းအောက်အတွက် နှစ်ပဲ  
 ငွေ ၁ဝ က ငွေ ၅ဝ ထိအတွက်။ လေးပဲ။ ၁ဝဝဝကျော်သောငွေ ၅ဝဝ တရပ်ရပ် (သို့မဟုတ်  
 ငွေ ၅ဝဝ ၏ အစိတ်အပိုင်းတစ်စုံတရာ) အတွက် နှုန်းပြည့် ၂-ဝ ပဲကို အထောက်အထားပြု၍။  
 ငွေ ၁ဝဝ လျှင်အကြမ်းတွက်စစ်ခြင်းအားဖြင့်ရှစ်ပဲဖြစ်သည်။ အင်္ဂလိပ်ပြည်တွင် ဆိုင်ရာ  
 တံဆိပ်တော်ခွန်နှုန်းမှာ။ ငွေ ၁ဝဝဝ။ သို့မဟုတ်၎င်း၏အစိတ်အပိုင်းတရပ်လျှင် ရှစ်ပဲ  
 နှင့်ညီမျှသည်။ သို့သော်လည်းတောင်းခံသည့်အခါ။ ငွေပေးချေရန်။ ဟွန်ဒီလက်မှတ်များ  
 ပေါ်တွင်တံဆိပ်တော်ခွန်နှစ်ပဲသတ်မှတ်ထားခြင်းလည်းရှိသည်။

၄၁၇။ ။ (၁) တနည်းနည်းဖြင့် အခွန်တော်တိုးတက်ရရှိအောင် ပြုလုပ်ရန်လိုခြင်း။  
 ၎င်းပြင်ဟွန်ဒီလက်မှတ်များပေါ်တွင် တံဆိပ်တော်ခွန် လျော့ပေါ့ခြင်း၏ အကျိုးများကို  
 လည်းထောက်ထားပြီးလျှင်။ ၎င်းတံဆိပ်တော်ခွန်ကို လျော့ပေါ့ရန် သင်ကထောက်ခံလိုပါ  
 သလား။ (က) စွဲတပ်သည့်နေ့ရက်။ သို့မဟုတ်မြင်ရပြီးနောက်တနှစ်ကျော်မှ ငွေပေးချေရန်  
 ဟွန်ဒီလက်မှတ်များ။ (ခ) တောင်းခံသည့်အခါမှတစ်ပါး အခြားအခါ၌ ငွေပေးချေရန်ဖြစ်  
 သော်လည်း။ စွဲတပ်သည့်နေ့ရက်။ သို့မဟုတ်မြင်ရပြီးနောက်။ တနှစ်မကျော်မှီ ငွေပေးချေရန်  
 ဟွန်ဒီလက်မှတ်များအတွက်။ တသီးတခြားစီဖြေဆိုပါ။ အချက်အသီးသီးတွင်။ (၁) အချို့  
 စည်းကမ်းအချက်အတိုင်း ကြေနပ်ဘွယ်ရှိလျှင်သာ ငွေပေးချေရန်ဖြစ်သည့် ဟွန်ဒီလက်မှတ်  
 များနှင့်။ (၂) စည်းကမ်းအချက်မထားဘဲ။ ငွေပေးချေရန်ဖြစ်သည့် ဟွန်ဒီလက်မှတ်များကို  
 လည်းခွဲခြားဖော်ပြပါ။ အချက်အသီးသီးတွင်မည်၍ မည်မျှတံဆိပ်တော်ခွန် လျော့ပေါ့ရန်  
 သင်ကထောက်ခံကြောင်းကိုလည်းဖော်ပြပါ။

(၂) ဟွန်ဒီလက်မှတ်များပေါ်တွင် တံဆိပ်တော်ခွန်လျော့ပေါ့။ သို့မဟုတ် နုတ်သိမ်းခြင်းဖြင့်။  
 ကုန်အရောင်းအဝယ်။ လက်မှတ်ညှာလုပ်ငန်း။ လယ်ယာလုပ်ကိုင်မှု။ သို့မဟုတ်လူအ  
 မျိုးအစားတစုံတရာမှာ။ မည်သို့အကျိုးဖြစ်ထွန်းပါမည်နည်း။

(၃) သင်ထောက်ခံသော။ တံဆိပ်တော်ခွန်လျော့ပေါ့ခြင်း။ သို့မဟုတ်နုတ်သိမ်းခြင်း  
 ကိုပြုလုပ်လျှင်။ (က) တောင်းခံသည့်အခါငွေပေးချေရန်ဟွန်ဒီလက်မှတ်။ သို့မဟုတ်ကတိ  
 လက်မှတ်များကို အသုံးပြုခြင်းနှင့်စပ်လျဉ်း၍။ အလုပ်လုပ်ကိုင်နည်းတွင် ခြားနားချက်တစုံ  
 တရာပေါ်လာလိမ့်မည်လား။ ၎င်းပြင် (ခ) စွဲတပ်သည့် နေ့ရက်။ သို့မဟုတ် မြင်ရပြီး  
 နောက်တနှစ်ကျော်မှ ငွေပေးချေရန်ဖြစ်သည့် ငွေလွှဲလက်မှတ်ပေါ်တွင် ပေးဆောင်ရသည့်  
 တံဆိပ်တော်ခွန်နှင့်နှုန်းတူ ပေးဆောင်ရသောကတိခံဝန်ချုပ်ပေါ်တွင် တံဆိပ်တော်ခွန်နှင့်  
 စပ်လျဉ်း၍။ ပြောင်းလဲချက်တစုံတရာပြုလုပ်ရန်လိုပါသလား။

(၄) သင်၏စီမံချက်များကြောင့် ဖြစ်ပေါ်လာမည့်အခွန်တော် ယုတ်လျော့သွားခြင်း  
 ကာမိအောင်။ သင်ကမည်သည့်အကြံဉာဏ်ပေးချက်များပြုလုပ်ပါမည်နည်း။

(၅) ဟွန်ဒီလက်မှတ်များပေါ်တွင်တံဆိပ်တော်ခွန်ကိုနုတ်သိမ်းခြင်းမရှိလျှင်။ အိန္ဒိယ  
 အစိုးရမင်းတို့၏ တံဆိပ်တော်နည်းဥပဒေ ၄ တွင် ပြောင်းလဲချက်တစုံတရာ ပြုလုပ်သင့်  
 ပါသလား။ (၁၉၁၁ခုနှစ်။ မြန်မာနိုင်ငံတော်တံဆိပ်တော် လက်စွဲဥပဒေစာမျက်နှာ ၃၀၃  
 ကိုကြည့်ပါ။) ဟွန်ဒီလက်မှတ်ရေးသားသည့်စက္ကူချပ်အသီးသီးမှာ။ အလျား ၈ ၁/၂ လက်မ။  
 အနံ ၅ ၁/၄ လက်မအောက်မလျော့စေရမည်။ ၎င်းတွင်လည်းစက္ကူလွတ်တွယ်ကပ်ဆက်  
 ထည့်မရှိစေရ။ ၎င်းပြင်သီးခြားဖြစ်သော တံဆိပ်ခေါင်းများနှင့် တံဆိပ်တော် ရိုက်နှိပ်ထား  
 သောစက္ကူများကိုသာအသုံးပြုရမည်ဟု။ ၎င်းနည်းဥပဒေကပြဋ္ဌာန်းသည်။ တံဆိပ်တော်ခွန်  
 ကိုနုတ်သိမ်းလျှင်။ ယခုနည်းဥပဒေမျိုးတစုံတရာလိုပါဦးမည်လား။

အခန်း ၅။ ။ငွေခံ(ချက်)လက်မှတ်ချားအကြောင်း။

(မေးခွန်းနံပါတ် ၇၀၀ က ၇၁၂ ထိများကိုလည်းကြည့်ပါ။

၅၀၁။ ။(၁) သင်၏မြို့ရွာဒေသတွင်။ ဥရောပတိုက်သားများ။ ကုန်သည်အစုစပ်တိုက်ကြီးများနှင့်ကုမ္ပဏီကြီးများမှတစ်ပါး။ မည်သည့်လူမျိုး လူစားများသည်ငွေခံ (ချက်) လက်မှတ်များကိုသုံးစွဲကြပါသနည်း။ ၎င်းလူမျိုးလူစားအသီးသီးတွင်ပါဝင်သူတို့မှာ။ အစဉ်အလာအတိုင်း။ ၎င်းတို့ငွေကြေးဆက်ဆံရေးစာရင်းကိုမည်သည့် ဘန်များတွင် ဖွင့်ထားပါသနည်း။၎င်းတို့၏ငွေခံ (ချက်) လက်မှတ်များကိုမည်သည့်ဘာသာများဖြင့် ရေးသားကြပါသနည်း။ငွေခံ (ချက်) လက်မှတ်အချိုးအစားမည်မျှကို။ ဘာသာအသီးသီးဖြင့် ရေးသားကြပါသနည်း။

(၂) ငွေခံ (ချက်) လက်မှတ်များသုံးစွဲခြင်းကို။ ဆိုခဲ့သည့်လူမျိုး လူစားထဲတွင် လူဦးရေပိုမို၍သုံးစွဲခြင်းပြုကြပါသလား။သို့မဟုတ်အခြားလူမျိုးလူစားသို့။ ၎င်းသုံးစွဲခြင်းပျံ့နှံ့သွားပါသလား။ မြို့နယ်ခြားမှာ။မြန်မာပါသလား။ သို့မဟုတ်နွေးပါသလား။နွေးလျှင်။ မည်သည့်အကြောင်းကြောင့်ပါနည်း။

၅၀၂။ ။ငွေခံ (ချက်) လက်မှတ်များပေါ်တွင်တံဆိပ်တော်ခွန်နုတ်သိမ်းခြင်းကြောင့်။

(က) အထက်ကငွေခံ (ချက်) လက်မှတ်သုံးစွဲခဲ့ကြသူများ ထုတ်ပေးသည့်ငွေခံ (ချက်) လက်မှတ်များအရေအတွက်ဖြစ်စေ။

(ခ) ငွေခံ (ချက်) လက်မှတ်များသုံးစွဲသူတို့ဦးရေဖြစ်စေ။

တိုးတက်လာခြင်းဖြစ်ပါသလား။

၅၀၃။ ။(၁) အခွန်တော်။ သို့မဟုတ် အစိုးရမင်းတို့သို့ပေးဆောင်ရန်ရှိသည့် အခြားကြေးငွေများကို ပေးဆောင်ရာ၌။ အစိုးရမင်းတို့က မည်သည့် အချက်များတွင် ငွေခံ (ချက်) လက်မှတ်များကိုတိုး၍လွတ်လပ်စွာလက်ခံနိုင်ကြပါမည်နည်း။

(၂) စာပို့တိုက်က။ ၎င်း၏ငွေစုဘန်၌အပ်ငွေများအတွက်ငွေခံ (ချက်) လက်မှတ်များကိုလက်ခံသင့်ပါသလား။

(၃) မြန်မာပြည်မီးရထားကုမ္ပဏီက။ ယခုကိစ္စအလို့ငှါ သဘော ကြိုက်ညီကြောင်း သက်သေခံလက်မှတ်ပေးထားသူတို့ထုတ်ပေးသည့်ငွေခံ (ချက်) လက်မှတ်များကို။ ၎င်းကုမ္ပဏီကလက်ခံခဲ့ဘူးလေသည်။ ၎င်းစီမံချက်ကိုတဖန်ပြုလုပ်ထားသင့်ပါသလား။ ၎င်းစီမံချက်ကိုမည်သို့တိုးချဲ့ရန်သင်ကထောက်ခံလိုပါသလဲ။

(၄) မြို့နီစီပီယံကော်ဒီတီများ။သို့မဟုတ်ဒီစတြိတ်ကောင်စီများသို့ ပေးဆောင်ထိုက်သည့်အခွန်များ။ သို့မဟုတ်အခြားကြေးငွေများကိုပေးဆောင်ရာ၌။ မည်သည့် အချက်များတွင်ငွေခံ (ချက်) လက်မှတ်များကို။၎င်းတို့ကလက်ခံနိုင်ကြပါမည်နည်း။

၅၀၄။ ။(၁) ရန်ကုန်မြို့အပတ်တွင် အလုပ်လုပ်ကိုင်နေထိုင်ကြရသည့် အချို့သော အစိုးရအမှုထမ်းမျိုးများအား။ သတ်မှတ်ထားသောငွေတစ်ရာကို။ မိမိတို့လစာငွေအစိတ်အပိုင်းအဖြစ်ရန်ကုန်မြို့မှထုတ်ယူ၍။ကျန်ငွေကိုဆိုင်ရာမြို့ရွာရှိငွေတိုက်မှ ငွေလက်ငင်းထုတ်ယူရန်ခွင့် ပြုထားပြီးဖြစ်သည်။ ၎င်းနည်းစနစ်ကိုပြောင်းလဲပြင်ဆင်၍။ အစိုးရမင်းတို့သည် ၎င်းတို့၏အချို့သောအမှုထမ်းမျိုးများအား။ ၎င်းတို့လစာငွေအနက်။ ၎င်းတို့၏လစာငွေစာရင်းများတွင် ယခုကိစ္စအလို့ငှါရေးသားထားသည့်ငွေကိုသာငွေတိုက်မှ ငွေလက်ငင်းထုတ်ယူစေ၍။ကျန်ငွေအတွက်ရန်ကုန်မြို့တွင်ငွေထုတ်ယူရန်ဖြစ်သောငွေခံ (ချက်) လက်မှတ်ကိုထုတ်ပေးသင့်ကြောင်းအကြံဉာဏ်ပေးကြသည်။ ၎င်းအကြံဉာဏ်ပေးချက်ကိုအစိုးရ

ရမင်းတို့လိုက်နာဆောင်ရွက်နိုင်ပါလျှင်။ ၎င်းအချက်မှာယခုမေးခွန်းဆိုင်ရာ စီမံချက်ကိုအသုံးဝင်အောင်ပြောင်းလဲပြင်ဆင်ထားသည့်အချက်ဖြစ်ပါသည်။ ၎င်းပြင် ဆိုင်ရာအစိုးရအမှုထမ်းတို့က။ ၎င်းအချက်ကိုသဘောကျကြပါသည်။

(၂) (က) မြို့နယ်ပေါက်ကွဲမှုများနှင့်ဒီမိုကရေစီကောင်စီများ။ (ခ) ကုမ္ပဏီများ။ ကန်သည်အစုစပ်တိုက်များနှင့်အခြားအလွတ်စေခိုင်းသူတို့ကစေခိုင်းထားသည့် လူများ၏ လစာငွေများအတွက်။ ငွေခံ (ချက်) လက်မှတ်များဖြင့်ငွေထုတ်ပေးခြင်းကိုအား ပေးရန်မည်သည့်အရာကိုပြုနိုင်ပါသည်။

၅၀၅။ ။ စာပို့တိုက်များက “ငွေခံ (ချက်) လက်မှတ်ဆိုင်ရာငွေစာရင်း” ဖွင့်လှစ်ထားသင့်ပါသည်။ (၎င်းမှာ) အပ်ငွေကိုလက်ခံ၍။ ငွေအပ်သူ၏ငွေခံ (ချက်) လက်မှတ်များတွင်ညွှန်ကြားထားသည့်အတိုင်း။ ငွေကိုထုတ်ပေး။ သို့မဟုတ်ငွေလွှဲလက်မှတ်ဖြင့်ငွေပေးရှိခြင်းဖြစ်သည်။) ထိုသို့ဖွင့်လှစ်ထားသင့်ပါသည်။ ငွေခံ (ချက်) လက်မှတ်များနှင့်ရေးထိုးသည့် လက်မှတ်ဆိုင်ရာဘာသာ။ ၎င်း (ချက်) လက်မှတ်အသီးသီး၏တန်ဖိုး။ ၎င်း (ချက်) လက်မှတ်အရေအတွက်။ လက်ကျန်ငွေပေါ်တွင်အတိုး။ ၎င်းပြင် အခြားကိစ္စများနှင့်စပ်လျဉ်း၍မည်သည့်ကန်သတ်ချက်များကိုပြုလုပ်ထားသင့်ပါသည်။

၅၀၆။ ။ ငွေခံ (ချက်) လက်မှတ်များသုံးစွဲခြင်းတို့ပူးပေါင်းစီမံသောငှာ။ ထပ်မံ၍မည်သည့်နည်းများကိုသင်ကအကြံဉာဏ်ပေးနိုင်ပါသည်။

၅၀၇။ ။ ရန်ကုန်မြို့အပတ်တွင် ဘန်များမရှိခြင်းကိုထောက်ထားလျက်။ ငွေခံ (ချက်) လက်မှတ်များအတွက်ငွေထုတ်ပေးရန်တောင်းဆိုနိုင်မည်ဖြစ်သမျှသောငွေအားလုံးကိုချက်ခြင်းထုတ်ပေးရန်လိုအပ်သောကြေးငွေကို စီမံထားရှိနိုင်ရန်။ ငွေခံ (ချက်) လက်မှတ်စာရင်းဆိုင်ရာငွေထားရှိသောသမဝါယမဘန်များကိုဖြစ်စေ။ အစုစပ်ဘန်များကိုဖြစ်စေ။ ကူညီရန်။ အစိုးရမင်းတို့ကမည်သို့စွမ်းဆောင်နိုင်ပါသည်။ ငွေစက္ကူဌာနနှင့် ငွေတိုက်များကကူညီနိုင်ပါသည်။ မည်သည့်ကန်သတ်ချက်များထားရှိသင့်ပါသည်။

၅၀၈။ ။ ရန်ကုန်မြို့တွင်တင်ပြ၍။ ရန်ကုန်မြို့ရှိချစ်တီးများ။ သို့မဟုတ်အခြားတိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့ကငွေထုတ်ပေးရမည် ဖြစ်သောအင်္ဂလိပ်ဘာသာဖြင့် ရေးသားသည့်ငွေခံ (ချက်) လက်မှတ်များအတွက်။ ငွေစာရင်းရှင်းလင်းရန်မည်သည့် စီမံချက်များကိုသင်ကအကြံဉာဏ်ပေးလိုပါသည်။ (မေးခွန်းနံပါတ် ၅၁၆ က ၅၂၁ ထိများကိုလည်းကြည့်ပါ။)

၅၀၉။ ။ (၁) ဆိုင်ရာမြို့ရွာဒေသအတွင်း အလုပ်ရုံးခွဲမရှိသော အစုစပ်ဘန်များ။ သို့မဟုတ်ဘန်အလုပ်လုပ်သည့်ဥပဓာပတိုက်သားကန်သည်အစုစပ်တိုက်များက ငွေထုတ်ပေးရန်ဖြစ်သည့်ငွေခံ (ချက်) လက်မှတ်များအတွက်။ တိုင်းရင်းသားဘန် အလုပ်လုပ်သူတို့မှတစ်ပါး။ သင်၏မြို့ရွာဒေသရှိအခြားမည်သည့်လူမျိုးလူစားက။ ငွေလဲလှယ်ထုတ်ပေးခြင်းပြုကြပါသည်။ ၎င်းကဲ့သို့သောလူတို့ဦးရေများပြားပါသည်။

(၂) ၎င်းငွေလဲလှယ်ထုတ်ပေးရခြင်းအတွက်။ ၎င်းလူမျိုးလူစားအသီးသီးက။ (က) ၎င်းတို့နှင့်အတူအခြားအလုပ်များလုပ်ကိုင်သူတို့။ (ခ) တစ်စီးသူတို့ထံမှ။ အခကြေးငွေမည်မျှတောင်းခံပါသည်။

(၃) ငွေခံ (ချက်) လက်မှတ်တင်ပြပြီးနောက်။ ငွေရရန်မည်မျှ ကြန့်ကြာပါသေးသနည်း။

(၄) အများပြည်သူတို့မှာသော်၎င်း ။ ငွေခံ (ချက်) လက်မှတ်များကို ငွေလဲလှယ်ထုတ်ပေးသူများမှာသော်၎င်း။ မည်သည့် အခက်အခဲများ။ သို့မဟုတ်လွယ်လင့် တကူမရှိ

သည်အချက်များနှင့်တွေ့ကြုံကြရပါသည်။ ။ ၎င်းအခက်အခဲသည်များကိုမည်သို့ပျောက်စေနိုင်ပါမည်နည်း။

၅၁၀။ ။ (၁) ဆိုင်ရာမြို့ရွာဒေသအတွင်း အလုပ်ရုံးခွဲမရှိသော အစုစပ်ဘန်များ။ သို့မဟုတ်ဘန်အလုပ်လုပ်သည့် ဥရောပတိုက်သားကုန်သည်အစုစပ်တိုက်များက ငွေထုတ်ပေးရန်ဖြစ်သည့်ငွေခံ (ချက်) လက်မှတ်များအတွက်။ သင်၏မြို့ရွာဒေသရှိမည်သည့်တိုင်းရင်းသားဘန်အလုပ်လုပ်သူမျိုးများကငွေလဲလှယ်ထုတ်ပေးခြင်းပြုကြပါသည်။ ၎င်းကဲ့သို့သောသူတို့ဦးရေများပြားပါသည်။

(၂) သို့ငွေလဲလှယ်ထုတ်ပေးခြင်းအတွက်။ ၎င်းလူမျိုးလူစားအသီးသီးက။ (က) ၎င်းတို့နှင့်အတူအခြားအလုပ်များလုပ်ကိုင်သူတို့။ (ခ) တစ်မိမိသူတို့ထံမှအခကြေးငွေမည်မျှတောင်းခံပါသည်။

(၃) ငွေခံ (ချက်) လက်မှတ်တင်ပြပြီးနောက် ငွေရရန်မည်မျှ ကြန့်ကြာပါသေးသည်။

(၄) အများပြည်သူတို့မှာသော်၎င်း။ ငွေခံ (ချက်) လက်မှတ်များကို ငွေလဲလှယ်ထုတ်ပေးသည့်ဘန်အလုပ်လုပ်သူတို့မှာသော်၎င်း။ မည်သည့်အခက်အခဲများ။ သို့မဟုတ်လွယ်လင့်တကူမရှိသည့် အချက်များနှင့် တွေ့ကြုံကြရပါသည်။ ၎င်းအခက်အခဲသည်များကိုမည်သို့ပျောက်စေနိုင်ပါမည်နည်း။

၅၁၁။ ။ အခြားမြို့များ၌ တည်ရှိသောသမဝါယမဘန်များကငွေထုတ်ပေးရန် ဖြစ်သည့်ငွေခံ (ချက်) လက်မှတ်များအတွက်။ မေးခွန်း နံပါတ် ၅၀၉ နှင့် ၅၁၀ များကိုဖြေဆိုပါ။

၅၁၂။ ။ (၁) သင်၏မြို့ရွာဒေသတွင်တိုင်းရင်းသားဘန်အလုပ်လုပ်သူမည်မျှ။ ၎င်းပြင်မည်သည့်အမျိုးအစားများက။ မိမိတို့နှင့်ငွေကြေးဆက်ဆံရေး စာရင်းဖွင့်ထားလျက်ရှိသူတို့အား။ (က) တမြို့တည်းတွင်။ (ခ) ရန်ကုန်မြို့တွင်။ (ဂ) အခြားအရပ်တွင်အလုပ်ရုံးရှိသည့်အခြားတိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ ငွေထုတ်ပေးရန်ဖြစ်သည့်ငွေခံ (ချက်) လက်မှတ်များအတွက်ကြေးငွေထုတ်ပေးကြပါသည်။

(၂) ထိုသို့ထုတ်ပေးသည့် အတွက်။ ၎င်းသူတို့ကအခကြေးငွေ မည်မျှတောင်းခံပါသည်။

(၃) ငွေခံ (ချက်) လက်မှတ် တင်ပြပြီးနောက်။ ငွေရရန်မည်မျှ ကြန့်ကြာပါသေးသည်။

(၄) ယခုကိစ္စတွင် အများပြည်သူတို့မှာသော်၎င်း။ ဘန်အလုပ်လုပ်သူတို့မှာ သော်၎င်း။ မည်သည့်အခက်အခဲများနှင့် တွေ့ကြုံကြရပါသလဲ။ ၎င်းအခက်အခဲများကိုမည်သို့ပျောက်စေနိုင်ပါမည်နည်း။

၅၁၃။ ။ (၁) အစုစပ်ဘန်များ။ သမဝါယမဘန်များ။ သို့မဟုတ်ဥရောပ တိုက်သားတို့လုပ်ဆောင်သည့်နာအတိုင်းကြီးကြပ်အုပ်ချုပ်သည့် အခြားဘန်များ။ ၎င်းတို့နှင့်အလုပ်ဆက်ဆံသူများအတွက်။ (က) ၎င်းတို့နှင့်တမြို့တည်း။ (ခ) ရန်ကုန်မြို့။ (ဂ) အခြားအရပ်တွင် အလုပ်ရုံးရှိသော တိုင်းရင်းသားဘန် အလုပ်လုပ်သူတို့က ငွေထုတ်ပေးရန်ဖြစ်သည့်ငွေခံ (ချက်) လက်မှတ်များအရေရထိုက်သင့်သောကြေးငွေကို စုသိမ်းကြပါသည်။ မည်သည့်အကြောင်းအချက်များရှိလျှင်။ ၎င်းဘန်တခုခုကထိုသို့ စုသိမ်းရန်ငြင်းပယ်တတ်ပါသည်။

(၂) အခကြေးငွေမည်မျှတောင်းခံပါသည်။

(၃) ငွေခံ (ချက်) လက်မှတ် တင်ပြပြီးနောက်။ ငွေရရန်မည်မျှ ကြန့်ကြာပါသေးသနည်း။

(၄) ယခုကိစ္စတွင် အများပြည်သူတို့ အတွက်သော်ငြား။ ဘန်အလုပ်လုပ်သူတို့အတွက်သော်ငြား။ မည်သည့် အခက်အခဲများရှိပါသနည်း။ ၎င်းအခက်အခဲများကို မည်သို့ ပပျောက်စေနိုင်ပါသနည်း။ ရန်ကုန်မြို့ရှိဘန်တို့နှင့် အခြားအရပ်ရှိ ဘန်တို့ကငွေခံ (ချက်) လက်မှတ်များစုသိမ်းခြင်းများကို။ တသီးတခြားစီဖြေဆိုပါ။

၅၁၄။ ။တိုင်းရင်းသား ဘန်အလုပ်လုပ် သူတို့က။ ငွေထုတ်ပေးရန် ဖြစ်သည့်ငွေခံ (ချက်) လက်မှတ်များနှင့် စပ်လျဉ်း၍။ အထက်ပါ မေးခွန်းများတွင် စဉ်းစားဆင်ခြင်သည့် အခက်အခဲစသည်များအပြင်။ မည်သည့်အခြားအခက်အခဲများ။ သို့မဟုတ်မသင့်မလျော်သောအချက်များရှိပါသေးသနည်း။ သက်သာခွင့်ရရန်မည်သည့်နည်းများရှိပါသလဲ။

၅၁၅။ ။မေးခွန်း ၇၀၈ က ၇၁၂ ထိများကိုလည်းဖြေဆိုပါ။

ငွေခံ (ချက်) လက်မှတ်များရေးသားရန်ဘာသာ။

၅၁၆။ ။(၁) ငွေခံ(ချက်) လက်မှတ်များရေးသားရန်လိုမည့်သူမည်သူမှာမဆို။ မည်သည့်ဘာသာတစုံတရာကိုမျှမတတ်ငြားသော်လည်း။ အင်္ဂလိပ်ဘာသာဖြင့်မိမိအမည်ကိုလက်မှတ်ရေးထိုးရန်အထိုက်အလျောက်လွယ်ကူစွာသင်ကြားတတ်မြောက် နိုင်သည်ဟု ပြောကြသည့်အချက်မှန်ကန်ပါသလား။

(၂) အင်္ဂလိပ်လူမျိုးတို့ လက်မှတ်များမှာ လွယ်ကူစွာဘတ်၍ မရနိုင်တတ်သည်ကို ထောက်ရှုလျက်။ အင်္ဂလိပ်ဘာသာမဟုတ်သော အများအသုံးပြုလေ့ရှိသည့်ဘာသာဖြင့် ရေးသည့်လက်မှတ်များကိုငွေခံ (ချက်) လက်မှတ်များအတွက် အသုံးပြုရာ၌။ ဘန်အလုပ်လုပ်သူတို့အဘို့။ မည်သည့်အရေးကြီးသောအခက်အခဲများရှိပါသလဲ။

(၃) ဘန်အလုပ်လုပ်သူ တဦးတယောက်မှာ။ အင်္ဂလိပ်ဘာသာကိုသွက်လက် လွယ်ကူစွာမရေးနိုင်သောလူက။ များစွာအားထုတ်၍ အပန်းတကြီး။ ၎င်းဘာသာဖြင့် ရေးထိုးသောလက်မှတ်လိမ်များထက်။ အင်္ဂလိပ်ဘာသာမဟုတ်သောအတော်အတန်သာမိမိသိနားလည်သည့်ဘာသာဖြင့် ရေးသည့်လက်မှတ်လိမ်များကို စစ်ဆေးမှန်မမှန်သိရှိနိုင်ရန်သာ၍ ခက်ခဲကြောင်းတွေ့ရှိရပါသလား။

(၄) အင်္ဂလိပ်ဘာသာဖြင့် မရေးထိုးသောလက်မှတ်များနှင့်စပ်လျဉ်း၍။ ဘန်အလုပ်လုပ်ကိုင်သူတို့အခက်အခဲများမှာ။ ရေးသားသည့်ဘာသာထက်ပင်။ ရေးသားခြင်း၌မကျွမ်းကျင်ခြင်းကြောင့်။ မည်မျှလောက်ဖြစ်ရပါသနည်း။

(၅) ဘာသာအမျိုးမျိုးဖြင့်ရေးသားသည့်ငွေခံ (ချက်) လက်မှတ် ပေါ်ရှိလက်မှတ်များကို။ ဘန်အလုပ်လုပ်ကိုင်သူတို့မှတ်မိနိုင်လိမ့်မည်ဟုအကြောင်းအား လျော်စွာမြော်လင့်ရန်မရှိခြင်းကြောင့်။ လက်မှတ်ကိုဘန်အရာရှိတဦးဦးရှေ့တွင်ရေးသား ရမည်ဟုသော်ငြား။ အာမခံပေးရမည်ဟုသော်ငြား။ တောင်းဆိုခြင်းမပြုမလုပ်ဘဲ။ ငွေခံ (ချက်) လက်မှတ်ပေါ်တွင်ရေးထိုးသည့် လက်မှတ်များအတွက်။ မည်သည့်ဘာသာစာများကိုလက်ခံရန်။ မြန်မာနိုင်ငံတော်အတွင်းဘန်အလုပ်လုပ်သူတို့ကိုပြောဆိုသင့်ပါသနည်း။ ယခုအချက်နှင့် စပ်လျဉ်း၍။ မည်သည့်ဘာသာစာများကိုအရေးကြီးရာအလိုက်အစီအစဉ်ထားမည်ဟု သင်ကအကြံဉာဏ်ပေးလိုပါသလဲ။

(၆) သင်ဖော်ပြသည့်ဘာသာစာမျိုးတခု။ သို့မဟုတ်အများဖြင့်စမ်းသပ် ကြည့်ရှုကြအောင်။ ဘန်အလုပ်လုပ်သူတို့အားမည်သို့သွေးဆောင်ရန်လိုပါသနည်း။ မည်သို့သွေးဆောင်

နိုင်ပါသည်။ ၎င်းသူတို့က။ (၁) ထုတ်ပေးသည့်ငွေခံ (ချက်) လက်မှတ်များပေါ်တွင် အနည်းငယ်သောကော်မီရှင်အကောက်အစားကို။ သင့်လျော်စွာတောင်းဆိုနိုင်ပါသည်။ သို့မဟုတ် (၂) အင်္ဂလိပ်ဘာသာဖြင့်လက်မှတ်မထိုးသောငှားတို့နှင့် အလုပ်ဆက်သွယ်လူ တို့ထံမှအခကြေးငွေတောင်းခံ၍၊ ၎င်းကဲ့သို့သောငွေခံ (ချက်) လက်မှတ်များကိုစုံသိမ်းရန်လွှဲ ပို့လိုက်သောဘန်များသို့အခကြေးငွေထုတ်ပေးခြင်းကိုသင့်လျော်စွာပြုလုပ်နိုင်ပါသည်။

(၇) ဘန်ငွေကိုင်စာရေးအားအကူအညီပေးရန်။ စကားသံကိုဘာသာပြန်၍ရေးသား ဘိသကဲ့သို့၊ အခြားဘာသာဖြင့်ရေးထိုးသည့်လက်မှတ်အပြင်၊ အင်္ဂလိပ်ဘာသာဖြင့်ရေးသား သည့်လက်မှတ်ကိုအလို့ရှိသင့်ပါသည်။

(၈) ငွေခံ (ချက်) လက်မှတ်များပေါ်တွင်အင်္ဂလိပ်ဘာသာဖြင့်ရေးထိုးခြင်းမပြုသော လက်မှတ်များနှင့် စပ်လျဉ်းသည့် အချက်ကိုကောင်းမွန်နေထားတကျရှိရအောင်စီမံဆောင် ရွက်ခြင်းကိုအားပေးရန်။ သင်တတ်နိုင်သ၍၊ အခြားသို့မှတ်ချက်။ သို့မဟုတ်အကြံဉာဏ်ပေး ချက်များကိုဖော်ပြပါ။

၅၁၇။ ။ (၁) ဘန်အလုပ်လုပ်သူတို့က။ မြန်မာဘာသာဖြင့်လုံးလုံးရေးသားသည့် ငွေခံ (ချက်) လက်မှတ်များကိုလက်ခံပါလျှင်၊ မြန်မာငွေခံ (ချက်) လက်မှတ်များအတွက် ဆက်သွယ်ထားသောငွေစာရင်းရှင်းလင်းခြင်းဌာနတရပ်ပြုလုပ်ရန်လိုပါမည်လား။ သို့ပြုလုပ် ၍ဖြစ်မြောက်နိုင်ပါမည်လား။

(၂) အခြားမည်သည့်အကြံအစည်ကိုသင်ကအကြံဉာဏ်ပေးနိုင်ပါသည်။ ၎င်းအ ကြံအစည်၏အကျိုးများမှာမည်သည့်များဖြစ်ပါသည်။

(၃) သို့ပြုလုပ်မည့် အကြံအစည်ကိုဘန် အလုပ်လုပ်သူတို့စမ်းသပ် လုပ်ကိုင်စေရန် မည်သို့သွေးဆောင်ရန်လိုပါသည်။ မည်သို့သွေးဆောင်နိုင်ပါသည်။

(၄) ၎င်းအကြံ အစည်ကို မြန်မာနိုင်ငံတော်တွင်မြန်မာဘာသာအတွက်စမ်းသပ်လုပ် ကိုင်သင့်ပါသည်။ သို့မဟုတ်မြန်မာဘာသာထက်ပို၍သင့်လျော်သည်ဟု အခြားဘာသာ တရပ်ရပ်အတွက်စမ်းသပ်လုပ်ကိုင်သင့်ပါသည်။

၅၁၈။ ။ (၁) ဘန်အလုပ်လုပ်သူတစ်ဦးတယောက်မှာ။ လက်မှတ်များနှင့်ငွေစာရင်း ရှင်းလင်းခြင်းဆိုင်ရာ အခက်အခဲများပြင်၊ အင်္ဂလိပ်ဘာသာမှတစ်ပါးအခြားဘာသာဖြင့်၊ သို့မ ဟုတ်လက်ရေးစာဖြင့်ရှိသောငွေခံ (ချက်) လက်မှတ်များနှင့် စပ်လျဉ်း၍၊ မည်သည့်အခက် အခဲများနှင့်တွေ့ကြုံတတ်ပါသည်။

(၂) မြန်မာဘာသာလက်ရေးစာဖြင့်ရေးသားသည့်ငွေခံ (ချက်) လက်မှတ်များအ တွက်။ ၎င်းအခက်အခဲများမရှိရအောင်ဆောင်ရွက်နိုင်ပါမည်လား။

(၃) အိန္ဒိယတိုင်းသားတို့အကျိုးငှာ။ အခြားဘာသာလက်ရေးစာ တစုံတရာအတွက် လည်း။ ၎င်းအခက်အခဲများ မရှိရအောင်ဆောင်ရွက်နိုင်ပါမည်လား။ ၎င်းကိစ္စအတွက်မည် သည့်ဘာသာလက်ရေးစာကို အသုံးပြုသင့်ပါသည်။ ၎င်းကိစ္စအလို့ငှာ။ ၎င်းဘာသာကို မြန်မာဘာသာထက်ပိုမိုနှစ်သက်သင့်ပါသည်။

(၄) တရုတ်ဘာသာဖြင့် ရေးသားသည့်ငွေခံ (ချက်) လက်မှတ်များအတွက်။ မည်သို့ ဆောင်ရွက်နိုင်ပါမည်နည်း။

၅၁၉။ ။ ငွေခံ (ချက်) လက်မှတ်များကိုသုံးစွဲရန်လိုမည့်သူမည်သူမှာမဆို။ ဘာသာ တစုံတရာကိုတတ်မြောက်သည်ဖြစ်စေ၊ မတတ်မြောက်သည်ဖြစ်စေ၊ ငွေခံ (ချက်) လက်မှတ် အင်္ဂလိပ်လိုပုံစံတွင် ရေးသွင်းတတ်ရန်သင်ကြားရာ၌၊ ၎င်းသူမှာသို့သင်ကြားလိုသောဆန္ဒ ရှိလျှင်၊ အလွန်ကြီးကျယ်သောအခက်အခဲများရှိပါသည်။ (ရက်စွဲများကိုမည်သို့ရေးသား

ရခြင်း၊ ၎င်းပြင်၌ ၁၀၀၀၀ အထိကြေးငွေ တစ်စုံတရာကိုစကားရပ်ဖြင့်၎င်း၊ ဂဏန်းများဖြင့်၎င်း၊ မည်သို့ရေးသားခြင်းပြုရမည်ကိုမော်ပြရန် လက်သုံးစာအုပ်များပုံနှိပ်၍အဘိုးသက်သာစွာနှင့်ရောင်းချနိုင်လေသည်။ ဤနည်းအားဖြင့်ငွေလက်ခံယူမည့် သူ၏အမည်ကိုရေးသားခြင်းအပြင်၊ ဂဏန်းများကို သိမှတ်ရန်၊ ၎င်းဂဏန်းများမှစ၍စကားရပ်များနှင့်လများ၏အမည်များကို ရေးကူးရန် သင်ကြားဘိသော လိုမည်ဖြစ်သည်။ ငွေလက်ခံယူသူ၏ အမည်အတွက်၊ ရံဖန်ရံခါငွေလက်ခံ ယူသူ၏ကြားစာထိပ်၌ စာခေါင်းရှိလိမ့်မည်။ ၎င်းစာခေါင်း ကို ပုံနှိပ်စာလုံးဖြင့် ရေးကူးနိုင်လေသည်။ ဘာသာတိုင်းကို အခြားနည်းလုံးမတတ်မြောက်သောသူတစ်ဦးဦးမှာပင်။ ၎င်းအရာအားလုံးကိုသင်ကြားတတ်မြောက်နိုင်လေသည်။ များစွာသောလူတို့မှာမူကား။ ၎င်းတို့အတွက်ငွေခံ (ချက်) လက်မှတ်ပုံစံကိုရေးသွင်းသည့်စာရေး၏အလုပ်ကို စစ်ဆေးရန်သာလိုပေမည်။ အခက်အခဲများကိုပပျောက်စေရန် အခြားအကြံအစည်ကိုသင်ကအကြံဉာဏ်ပေးနိုင်လျှင်၊ အကြံအစည်ပေးပါ။)

၅၂၀။ ။ အချက်တရပ်မှာကွဲပြားခြားနားသော ဘာသာစာများဖြင့် ရေးသားသည့်ငွေခံ (ချက်) လက်မှတ်များနှင့်စပ်လျဉ်း၍လုပ်ကိုင်ဆောင်ရွက်ရာ၌ဘန်အလုပ်လုပ်သူတို့၏အခက်အခဲများ။ ၎င်းပြင်အသိအမှတ်ပြုစေလိုသည့်ဘာသာစာများ အရေအတွက်ကိုစဉ်းစားဆင်ခြင်ပါ။ အခြားအချက်တရပ်မှာ၊ အင်္ဂလိပ်ဘာသာစာသည်မည်သို့ လျင်မြန်စွာပျံ့နှံ့ခဲ့ခြင်း၊ ဆိုင်ရာမြို့ရွာဒေသအတွင်းရှိလူအများအပြားမှာ၊ အင်္ဂလိပ်ဘာသာစာဖြင့် ငွေခံ (ချက်) လက်မှတ်များကိုမရေးမသားနိုင်မှီ၊ ဘန်များတိုးပွားဖြစ်ထွန်းဘွယ်မရှိခြင်း၊ ဘာသာစာအမျိုးမျိုးကိုလက်ခံလျှင်၊ ဘန်အလုပ် လုပ်သူတို့ မချကျခံရမည့် အပိုစရိတ်များရှိခြင်း။ ၎င်းပြင် ၎င်းစရိတ်မှာဘန်နှင့် အလုပ် ဆက်သွယ်ခြင်းရှိသူများ အပေါ်သို့ မချကျရောက်မည် ရှိခြင်း များကို စဉ်းစား ဆင်ခြင်ပါ။ ရန်ကုန်မြို့ အပတ်ရှိသော ဘန်များမှာ တမြို့တည်း၌ တည်ရှိသည့်အခြားဘန်များက ငွေထုတ်ပေးရန်ဖြစ်သည့်။ မြန်မာဘာသာ။ သို့မဟုတ်အင်္ဂလိပ်ဘာသာ။ ဖြင့်ရေးသားသည့်ငွေခံ (ချက်) လက်မှတ်များကို လက်ခံခြင်း၊ အခြားဘန်များ၊ စင်စစ်အားဖြင့်၊ သီးခြား ဖြစ်သောဘာသာစာ တရပ်အတွက် အထူးတည်ထောင်ထားပြီးလျှင်။ ၎င်းတို့ငွေခံ (ချက်) လက်မှတ်များအတွက်ငွေစာရင်း ရှင်းလင်းခြင်း ဌာနမှတဆင့်လုပ်ကိုင် ဆောင်ရွက်ရန် သဘောတိုင်းခြင်းမရှိသော ဘန်များကိုချန်လှပ်၍၊ ဖြစ်သည့်အချက်တွင် အင်္ဂလိပ်ဘာသာဖြင့်ရေးသားသည့်ငွေခံ (ချက်) လက်မှတ်များကိုသာလက်ခံခြင်းရှိပါလျှင်။ အများပြည်သူတို့အလိုအတိုင်း။ အလုံအလောက်ကောင်းမွန်စွာပြည့်စုံစေလိမ့်မည်ဟုသင်ကထင်မြင်ပါသလား။ မည်သည့်ထပ်မံစီမံချက်များ ပြုလုပ်ရန်သင့်လျော်သည်ဟုသင်ထင်မြင်ပါသလဲ။

၅၂၁။ ။ ငွေခံ (ချက်) လက်မှတ်များတွင်အင်္ဂလိပ်ဘာသာမှတစ်ပါး အခြားဘာသာစာများကို အသုံးပြုခြင်းနှင့်စပ်လျဉ်း၍နီးနှောပြောဆိုရာ၌၊ သင်ကထပ်မံအကူအညီ တစ်စုံတရာပေးနိုင်ပါသလား။

**အခန်း ၆။ ။ ငွေပို့ခြင်းများအကြောင်း။**

မှတ်ရန်။ ။ မေးခွန်းအသီးသီးကိုဖြေဆိုရာတွင်။ ဆိုလတ္တံ့သည့်အရပ်များအကြာ တွင် အပြန်အလှန်ငွေပို့ခြင်းများကိုစဉ်းစားဆင်ခြင်ပါ။ (က) ရန်ကုန်မြို့နှင့်မြန်မာနိုင်ငံတော်အတွင်းအခြားအရပ်များအကြား။ (ခ) နှစ်ခုလုံးမှာပင်ရန်ကုန်မြို့အပတ်တွင်တည်ရှိသည့် မြန်မာနိုင်ငံတော်အတွင်းအရပ်နှစ်ရပ်အကြား။ (ဂ) ရန်ကုန်မြို့နှင့်မြန်မာနိုင်ငံတော် အပတ်အရပ်

တရပ်အကြား။ (ဃ) ရန်ကုန်မြို့ အပမြန်မာနိုင်ငံတော်အတွင်းရှိအရပ်တရပ်နှင့်မြန်မာနိုင်ငံတော်အပရိအရပ်တရပ်အကြား။

၆၀၁။ ။ (၁) အထက်တွင်သတ်မှတ်ထားသည့် အချက်လေးခုအနက်။ အချက်အသီးသီးတွင်။ ငွေကိုမည်သည့်နည်းဖြင့်ပြုပြင်ပါသနည်း။ သင်ဖော်ပြသည့် နည်းများတစ်ခုတရပ်မှာ။ ၎င်းအချက်များအနက်မည်သည့် အချက်နှင့်သာကန့်သတ်၍သက်ဆိုင်ပါသနည်း။ သို့မဟုတ်မည်သည့်အချက်နှင့်မသက်ဆိုင်ပါသနည်း။

(၂) အထက်ဖော်ပြရာမှ အချက်အသီးသီးတွင်။ (ငွေစက္ကူ။ သို့မဟုတ်ကြေးငွေဒင်္ဂါးများကို။ ၎င်းအတိုင်းလူစေလွှတ်၍ ပေးပြုခြင်းပါဝင်သော) ငွေပိုနည်းအမျိုးမျိုးကို။ မည်မျှလောက်အသုံးပြုကြပါသနည်း။ ၎င်းနည်းတစ်ခုတရပ်အသုံးပြုခြင်းမှာ။ အများအပြားတိုးပွားလျက်ရှိပါသလား။ သို့မဟုတ်ဆုတ်ယုတ်လျက်ရှိပါသလား။

(၃) မည်သည့်စရိတ်ကြေးငွေများကျခံကြရပါသနည်း။

(၄) မည်သည့်နှောင့်နှေးကြန့်ကြာခြင်းများနှင့်တွေ့ကြုံကြရပါသနည်း။

(၅) ချစ်တီးများမှတစ်ပါး။ ဘန်အလုပ်လုပ်သူတို့သည်။ ၎င်းအလုပ်ကိစ္စတွင် မည်မျှပါဝင်ဆောင်ရွက်ကြပါသနည်း။

၆၀၂။ ။ ကြေးနန်းဖြင့်ငွေလွှဲသည့်လက်မှတ်များ။ ၎င်းပြင်ငွေလွှဲပေးသည့်လက်မှတ်များအတွက်နည်းဥပဒေများ။ သို့မဟုတ်စီမံချက်များတွင်။ ပြောင်းလဲ ပြင်ဆင်ချက်များပြုလုပ်ရန်လိုပါသလား။

၆၀၃။ ။ စာပို့တိုက်ဆိုင်ရာ မန်နီဩဒါငွေလွှဲလက်မှတ်ဆိုင်ရာ နည်းစနစ်တွင်။ မည်သို့တိုးတက် ကောင်းမွန်အောင် ပြုလုပ်နိုင်ပါသနည်း။ ကော်မရှင် အကောက်အစားအလွန်များပြားသည်ဟုအယူရှိကြပါသလား။ ၎င်းမန်နီဩဒါငွေလွှဲလက်မှတ်များကိုရေးသားရမည့်ဘာသာစာနှင့်လျဉ်းသည့်ယခုစီမံချက်များမှာ။ ကြေနှပ်ဘွယ်ရှိကြပါသလား။

၆၀၄။ ။ အင်္ဂလိပ်ပြည်တွင်။ ငွေနှစ်ဆယ်ထိဖြစ်သော မည်သည့် တန်ဖိုးအတွက်မဆို ရေးသားပါရှိသောစာပို့တိုက်ဆိုင်ရာငွေလက်မှတ်ခေါ်သည့် စာလက်မှတ်များကိုစာပို့တိုက်များတွင်ရောင်းချကြသည်။ ၎င်းတို့ကိုထုတ်ပေးသည့် အခါတန်ဖိုးအပြင်။ ကော်မရှင်အကောက်အစားအနည်းငယ်တောင်းခံသည်။ ၎င်းလက်မှတ်တို့ကိုစာပို့တိုက်ဖြင့် မည်သူ့ထံမဆိုပေးပို့နိုင်သည့်ပြင်။ ရရှိသူက၎င်းတို့ တန်ဖိုးအတွက်၎င်းတို့ကိုမည်သည့်စာပို့တိုက်တွင်မဆိုကြေးငွေဖြင့်လဲလှယ်ထုတ်ယူနိုင်သည်။ မြန်မာနိုင်ငံတော်တွင်၎င်းနည်းစနစ်ကိုအသုံးပြုရန်သင့်လျော်ပါမည်လား။ ၎င်းနည်းစနစ်မှာမန်နီဩဒါငွေလွှဲလက်မှတ်ဆိုင်ရာ နည်းစနစ်ထက်အကျိုးပိုမိုရှိစေပါမည်လား။ ၎င်းနည်းစနစ်မှာ။ ဘေးအန္တရာယ်တစ်ခုတရပ်ရှိပါသလား။ ၎င်းဘေးအန္တရာယ်များကိုမည်သည့်နည်းဖြင့်ကာကွယ်ပပျောက်စေနိုင်ပါမည်နည်း။

၆၀၅။ ။ ပြင်သစ်ပြည်နှင့်အချို့အခြားနိုင်ငံများတွင်။ လူတစ်ဦးတယောက်မှာ။ မိမိမြို့ရွာဒေသရှိစာပို့တိုက်၌။ ငွေစာရင်းဖွင့်ထားနိုင်သည့်ပြင်။ မန်နီဩဒါငွေလွှဲလက်မှတ်ဖြင့်၎င်းသူထံရှိသည့်ငွေအားလုံးကို။ စာပို့ပျာတာက။ ၎င်းသူထံယူဆောင်လာမည့်အစား။ ထိုငွေစာရင်းတွင်အရဘက်၌စာရင်းချမှတ်စေနိုင်သည်။ ၎င်းနည်းတူထိုသူကမန်နီဩဒါ ငွေလွှဲလက်မှတ်ဖြင့်အခြားသို့ငွေပို့နိုင်သည့်ပြင်။ ၎င်းအတွက်လိုသည့် ငွေများကိုစာပို့တိုက်သို့ မပေးမပို့ဘဲ။ မိမိစာရင်းမှ ထုတ်နုတ်ယူစေနိုင်သည်။ ဤနည်းစနစ်အတိုင်း။ မြန်မာနိုင်ငံတော်တွင်ဖြစ်မြောက်စွာလုပ်ဆောင်နိုင်ပါမည်လား။ ၎င်းနည်းမှာအသုံးလည်းကျပါမည်လား။

၆၀၆။ ။ စာပို့တိုက်များအနက်။ မည်သည့်စာပို့တိုက်တွင်မဆိုပေးချေရန် ဖြစ်သော (သို့မဟုတ်တတ်စွမ်းနိုင်လျှင်စာပို့တိုက်ကြီး။ သို့မဟုတ်လက်အောက်စာပို့တိုက် တခုခုတွင်

မပေးချေရန်ဖြစ်သော) ငွေထုတ်ပေးခွင့်ပြုသည့်စာများကို။ စာပို့တိုက်များက ထုတ်ပေးစေခြင်းကိုစီမံရန်သင့်လျော်ပါမည်လား။

၆၀၇။ ။(၁) ငွေပို့ရန်အသုံးပြုနေသော မည်သည့်နည်းများကိုမဆို။ အခြားမည်သို့တိုးတက်ကောင်းမွန်စေနိုင်ပါမည်နည်း။

(၂) မည်သည့်နည်းသစ်များကိုစီမံပြုလုပ်နိုင်ပါမည်နည်း။ သင်အကြံဉာဏ်ပေးသည့်နည်းသစ်များကို။ မည်သူများကမည်မျှလောက်အသုံးပြုကြပါမည်နည်း။

### အခန်း ၇။ ။ တိုင်းရင်းသားဘန်အလုပ်အကြောင်း။

မှတ်ရန်။ ။ “တိုင်းရင်းသားဘန်အလုပ်လုပ်သူ” ဆိုသည်မှာ။ (က) အစုစပ်ဘန်။ (ခ) သမဝါယမဘန်။ (ဂ) ဥရောပတိုက်သားတို့လုပ်ကိုင်သည့်နည်းစနစ်အရစီမံလုပ်ကိုင်သောဘန်။ သို့မဟုတ် (ဃ) မြန်မာနိုင်ငံတော်နှင့်အိန္ဒိယ နိုင်ငံတော်အပတ်တွင်းစည်းတည်ထောင်သည့်ဘန်သော်လည်း။ (င) အပေါင်ဆိုင်ရှင်သော်လည်း။ မဟုတ်သည့်။ အများသူတို့သို့မှန်မှန်ငွေထုတ်ချေးသောသူကိုဆိုလိုသည်။

#### အရပ်ရပ်။

၇၀၁။ ။ (၁) သင်၏မြို့ရွာဒေသတွင်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူ မည်သည့်အမျိုးအစားတို့အလုပ်လုပ်ကိုင်ကြပါသနည်း။

(၂) (က) လယ်ယာလုပ်ကိုင်မှု။ (ခ) ရောင်းဝယ်ရေးနှင့် (ဂ) လက်မှုပညာလုပ်ငန်းအတွက်ငွေထုတ်ပေးခြင်း။ ငွေလွှဲခြင်း။ ။ ၎င်းလူအမျိုးအစား အသီးသီးက မည်သို့ဆောင်ရွက်ပါသနည်း။ ၎င်းအလုပ်ကို။ ၎င်းသူတို့လုပ်ကိုင်သည့်နည်းလမ်းများမှာ။ အဘယ်များပါနည်း။

(၃) ၎င်းလူအမျိုးအစားအသီးသီးက။ ဘန်အလုပ်နှင့်စပ်လျဉ်းသော မည်သည့်အခြားအလုပ်မျိုးများကိုလုပ်ကိုင်ဆောင်ရွက်ပါသနည်း။ ၎င်းတို့ကမည်သည့်နည်းလမ်းများအတိုင်းလုပ်ကိုင်ကြပါသနည်း။

၇၀၂။ ။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူ အမျိုးအစားတစ်စုံတရာမှာ။ ဘန်အလုပ်နှင့်ငွေထုတ်ချေးသောအလုပ်မှတစ်ပါး။ အခြားအလုပ်အကိုင်တစ်စုံတရာကိုလုပ်ကိုင်ပါသေးသလား။ သို့လုပ်ကိုင်လျှင်။ မည်သည့်အလုပ်အကိုင်မျိုးပါနည်း။ ၎င်းအလုပ်အကိုင်မှာ။ ယေဘုယျအားဖြင့်။ မူလလုပ်ရင်းအလုပ်အကိုင်လား။ သို့မဟုတ်အပိုမျှ လုပ်သောအလုပ်အကိုင်ပါလား။

၇၀၃။ ။ (၁) သီးခြားဖြစ်သော ဧရိယာရပ်ကွက်တခုအတွင်းရှိတိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့။ (။ သို့မဟုတ်၎င်းတို့အတန်းအစားတစ်ခုတရာ) ကထုတ်ချေး သောစုစုပေါင်းငွေများကို။ မည်သည့်နည်းဖြင့်ခန့်မှန်းခြေစာရင်းပြုလုပ်နိုင်ပါသနည်း။

(၂) ခန့်မှန်းခြေစာရင်းကို မည်သို့တွက်စစ်ရရှိကြောင်း ဖော်ပြလျက်။ သင်၏မြို့နယ်အတွက်။ ထိုကဲ့သို့သောခန့်မှန်းခြေစာရင်းတရပ်ပြုလုပ်ပေးပါ။ သင်၏စီရင်စုနယ်တနည်းလုံး။ ၎င်းပြင်သင်၏ခရိုင်နယ်အတွက်သော်၎င်း။ မြန်မာနိုင်ငံတော်အထက်ပိုင်း။ သို့မဟုတ် မြန်မာနိုင်ငံတော်အောက်ပိုင်းအတွက်သော်၎င်း။ ထိုသို့သောခန့်မှန်းခြေစာရင်းများပြုလုပ်နိုင်ပါလျှင်။ ၎င်းစာရင်းများကိုလည်းပြုလုပ်ပေးပါ။

၇၀၄။ ။တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့ (သို့မဟုတ်၎င်းတို့အတန်းအစားတစ်စုံတရာ) ကထုတ်ချေးသောစုစုပေါင်းငွေများအတွက်။ အခြားလူများကခန့်မှန်းခြေစာရင်းများပြုလုပ်ပြီးရှိကြောင်းကို သင်ကြားသိပြီးဖြစ်လျှင်။ ၎င်းစာရင်းများကို ဖော်ပြ၍၊ ၎င်းစာရင်းများမှာ။ အမှန်လောက်ပင်ဖြစ်သည်ဟုသင်ထပ်မြင်ခြင်းရှိမရှိကိုလည်းဖော်ပြပါ။

၇၀၅။ ။တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့မှာ။ ပြန်၍မရသည့် ချေးငွေအများအပြားရှိကြပါသလား။ ၎င်းတို့၌။ သို့ဆုံးပါးခြင်းများမှာ။ အစဉ်အလာအတိုင်းမည်သည့်အကြောင်းများကြောင့်ဖြစ်ရပါသနည်း။

၇၀၆။ ။တိုင်းရင်းသားဘန် အလုပ်လုပ်သူတို့မှတစ်ပါး။ ဟွန်ဒီလက်မှတ်များ။ သို့မဟုတ်ငွေလွှဲလက်မှတ်များကို မှန်မှန်ဝယ်ယူ။ သို့မဟုတ်ရောင်းချသူ အများအပြားရှိပါသလား။ ၎င်းတို့ဦးရေမှာ။ မည်သည့်အကြောင်းကြောင့်ယခုထက်မများပါသနည်း။ သင်၏မြို့ရွာဒေသတွင်။ ၎င်းတို့ဦးရေမှာလုံလောက်အောင်ရှိပါသလား။

၇၀၇။ ။တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့ သုံးစွဲလေ့ရှိသောစာချုပ်စာတမ်းများ။ ဇာရ်နီဇာရ်များ။ သို့မဟုတ်လက်ခံများကိုရေးကူးပေးပါ။ ဥပမာ။ ဟွန်ဒီလက်မှတ်များ။ ကတိလက်မှတ်များ။ အပေါင်စာချုပ်များ။ ပေးသွင်းသည့်အတိုးအတွက် ပြေစာများ။ ငွေရင်းအရစ်ကျပြန်ပေးသွင်းသည့်အတွက်ပြေစာများ။ အပေါင်များပြန်၍လွှဲအပ်သည့်စာတမ်းများ။ အခြားစာချုပ်စာတမ်းများ။

တောင်းခံသည့်အခါထုတ်ပေးရန်အပ်ငွေများ။

၇၀၈။ ။မည်သည့်အချိန်မဆို။ ငွေအပ်ထားသူက တောင်းခံသည့်အခါ။ ၎င်းအပ်ငွေထဲမှငွေမည်မျှကိုမဆို။ ပြန်၍ပေးရန်ခံဝန်၍။ အပ်ငွေများကို တိုင်းရင်းသားဘန်အလုပ်လုပ်သူအများပင်လက်ခံကြပါသလား။ (မှတ်ရန်။ ။၎င်းအပ်ငွေများကို။ တောင်းခံသည့်အခါထုတ်ပေးရန်အပ်ငွေများဟုခေါ်သည်။)

၇၀၉။ ။တောင်းခံသည့်အခါ ထုတ်ပေးရန်အပ်ငွေတစ်စုံတရာကို အပ်ထားကြောင်းဖော်ပြရန်။ ၎င်းငွေအပ်သူသို့။ မည်သည့်စာချုပ်စာတမ်းမျိုးများကိုပေးထားပါသနည်း။ အကြောင်းအရာများကိုဖော်ပြ၍။ သင်တတ်နိုင်ပါလျှင်။ စံနမူနာ။ သို့မဟုတ်လက်ခံများကိုရေးကူးပေးပါ။

၇၁၀။ ။(၁) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူအများမှာ။ ၎င်းတို့နှင့်အလုပ်ဆက်သွယ်လုပ်ကိုင်သူတို့အား။ ၎င်းသူမှာ။ မိမိသဘောအတိုင်းငွေတိုးဖြည့်၍အပ်နိုင်ခြင်း။ မိမိသဘောအတိုင်းငွေထုတ်ယူနိုင်ခြင်းရှိသော။ တောင်းခံသည့်အခါထုတ်ပေးရန် အပ်ငွေများကိုအပ်ထားခွင့်ပြုပါသလား။ (မှတ်ရန်။ ။၎င်းအပ်ငွေများကို။ စာရင်းရှင်အပ်ငွေများဟုခေါ်သည်။)

(၂) စာရင်းရှင်အပ်ငွေရှိကြောင်းဖော်ပြရန်။ ၎င်းငွေအပ်သူသို့။ မည်သည့်အမှတ်အသားကို။ ဘန်အလုပ်လုပ်သူကပေးထားပါသနည်း။ ထိုသို့အပ်ငွေတွင် ထပ်၍ဖြည့်သွင်းသောငွေများ။ ၎င်းအပ်ငွေမှထုတ်ယူသည့် ငွေများအားလုံးကိုဖော်ပြသည့်စာအုပ်တစ်အုပ်ကို။ ဘန်အလုပ်လုပ်သူက ငွေအပ်သူကိုပေးထားပါသလား။ (မှတ်ရန်။ ။၎င်းကဲ့သို့သောစာအုပ်ကို။ ငွေမှတ်စာအုပ်ဟုခေါ်သည်။)

၇၁၁။ ။(၁) တောင်းခံသည့်အခါထုတ်ပေးရန် အပ်ငွေမှငွေထုတ်ယူရန်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ မည်သည့်နည်းဖြင့်ခွင့်ပြုပါသနည်း။ ငွေအပ်သူမှာမိမိ

ကိုယ်တိုင်။ ဘန်အလုပ်လုပ်သူထံသွားရပါသလား။ ငွေအပ်သူကငွေပေးရန်တောင်းခံသည့်အခါ။ ဘန်အလုပ်လုပ်သူကငွေကိုချက်ခြင်းပေးပါသလား။ ငွေထုတ်ပေးရန်နှောင့်နှေးရှိရခြင်းမှာထုံးစံပင်ဖြစ်လျှင်။ သို့ရှိရခြင်းအကြောင်းများကိုဖော်ပြပါ။

(၂) အခြားလူတယောက်သို့ငွေထုတ်ပေးရန် အမိန့်ပေးစာတစောင်ငွေအပ်သူကရေးသားပေးလျှင်။ ဘန်အလုပ်လုပ်သူက။ တောင်းခံသည့်အခါထုတ်ပေးရန်အပ်ငွေအချို့အဝက်ကို။ ၎င်းသူတို့ထုတ်ပေးပါမည်လား။ ထိုသို့သောအမိန့်ပေးစာများကိုရေးသားရန် ဘန်အလုပ်လုပ်သူတို့ကပုံနှိပ်ထားသည့် ပုံစံများ စီမံထားရှိပါသလား။ (မှတ်ရန်။ ။ ၎င်းကဲ့သို့သောပုံစံများကို ငွေခံ (ချက်) လက်မှတ်ဟုခေါ်သည်။) ငွေခံ (ချက်) လက်မှတ်များကိုဘန်အလုပ်လုပ်သူထံယူလာသည့်အခါ။ ချက်ခြင်းငွေထုတ်ပေးပါသလား။ ငွေထုတ်ပေးရန်နှောင့်နှေးရှိရခြင်းမှာထုံးစံပင်ဖြစ်လျှင်။ သို့ရှိရခြင်းအကြောင်းများကို ဖော်ပြပါ။ အပ်ထားငွေပေါ်တွင်အတိုးပွားများလာခြင်းမှ။ ငွေခံ (ချက်) လက်မှတ်ကိုတင်ပြသည့်အခါရပ်စဲပါသလား။ သို့မဟုတ်ငွေထုတ်ပေးသည့်အခါမှရပ်စဲပါသလား။ ငွေခံ (ချက်) လက်မှတ်တစုံတရာကိုလက်မှတ်ရေးထိုးသူပိုင်ဆိုင်သော စာရင်းရှင်အပ်ငွေများ လုံလောက်စွာအပ်ထားခြင်းရှိပါသော်လည်း။ ဘန်အလုပ်လုပ်သူက။ ၎င်းငွေခံ (ချက်) လက်မှတ်အတွက်ငွေထုတ်ပေးရန်ငြင်းပယ်လျှင်။ ၎င်းငွေခံ (ချက်) လက်မှတ်ကို လက်မှတ်ရေးထိုးသူမှာ။ အစဉ်အလာအတိုင်းမည်သို့ပြုလုပ်ဆောင်ရွက်ပါသနည်း။

(၃) ငွေပြန်ပေးရန်ငွေအပ်သူကတောင်းခံသည့်အခါသော်၎င်း။ ငွေခံ (ချက်) လက်မှတ်တင်ပြသည့်အခါသော်၎င်း။ အခကြေးငွေတစုံတရာတောင်းဆိုပါသလား။

၇၁၂။ ။ တောင်းခံသည့်အခါထုတ်ပေးရန်အပ်ငွေများအတွက်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူအမျိုးအစားအသီးသီးက။ အတိုးနှုန်းမည်မျှခွင့်ပြုပါသနည်း။ အသီးအခြားဖြစ်သောလများတွင်။ ၎င်းအတိုးနှုန်းများကိုတိုးခြင်း။ သို့မဟုတ်လျှော့ခြင်းရှိပါသလား။ လွန်ခဲ့သည့်ဆယ်နှစ်။ အနှစ်နှစ်ဆယ်လောက်အတွင်း။ မည်သည့်အတိုးနှုန်းပြောင်းလဲချက်များရှိခဲ့ပါသလဲ။

ပုံသေအပ်ငွေများ။

၇၁၃။ ။ (၁) သတ်မှတ်ထားသည့် ကာလအပိုင်းအခြားအတွက်အပ်ငွေများကို။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့ကလက်ခံကြပါသလား။ (မှတ်ရန်။ ။ ထိုကဲ့သို့သောအပ်ငွေကို။ ပုံသေအပ်ငွေဟုခေါ်သည်။)

(၂) ပုံသေအပ်ငွေများအတွက်။ မည်သည့်အတိုးနှုန်းများပေးပါသနည်း။

(၃) လွန်ခဲ့သည့်ဆယ်နှစ်။ အနှစ်နှစ်ဆယ်အတွင်း။ ၎င်းအတိုးနှုန်းများသတ်မှတ်ရာ၌။ မည်သည့်ပြောင်းလဲချက်များရှိခဲ့ပါသလဲ။

၇၁၄။ ။ ပုံသေအပ်ငွေများ အပ်ထားကြောင်းဖော်ပြရန်။ ၎င်းငွေအပ်သူတို့သို့ မည်သည့်စာချုပ်စာတမ်းမျိုးများကို။ တိုင်းရင်းသားဘန် အလုပ်လုပ်သူတို့ကပေးထားကြပါသနည်း။ ၎င်းစာချုပ်စာတမ်းများမှာ။ ငွေကြောင်းပြေစာလက်မှတ်များ။ ကတိလက်မှတ်များ။ သို့မဟုတ်ဟွန်ဒီလက်မှတ်များဖြစ်ပါသလား။ အကြောင်းအရာများကိုဖော်ပြ၍။ သင်တတ်နိုင်ပါလျှင်စံနမူနာများ။ သို့မဟုတ်လက်ခံများကိုရေးကူးပေးပါ။

၇၁၅။ ။ ပုံသေအပ်ငွေများဆိုင်ရာ ကာလအပိုင်းအခြားစေ့ကုန်သည့်အခါ။ ၎င်းပုံသေအပ်ငွေများကို။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ အခါခပ်သိမ်းပင်ချက်ခြင်းပြန်

၍ထုတ်ပေးတတ်ပါသလား။ ငွေထုတ်ပေးရန်နှောင့်နှေးရှိခြင်းမှာထုံးစံပင်ဖြစ်လျက်။ သို့ရှိရခြင်းအကြောင်းများကိုဖော်ပြပါ။

၇၁၆။ ။အခြားလူများထံမှ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ ဝယ်ယူထားသည့်ဟွန်ဒီလက်မှတ်များကို။ ၎င်းဘန်အလုပ်လုပ်သူတို့ထံမှ။ မိမိတို့ငွေကိုအသုံးပြုခြင်းဖြင့် အတိုးရယူလိုသည့်လူအများအပြားကဝယ်ယူကြပါသလား။ ၎င်းအလေ့နှင့်စပ်လျဉ်းသည့် အကြောင်းအရာများကိုသင်တတ်နိုင်သ၍ဖော်ပြပါ။

ကြေးငွေများစီမံထားရှိခြင်း။

၇၁၇။ ။(၁) တောင်းခံလာသည့်အခါ ငွေထုတ်ပေးရန် အပ်ငွေများကိုလက်ခံသည့်တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့သည်။ မိမိတို့ငွေကိုတောင်းခံသည့်ငွေအပ်သူတို့သို့သော်၎င်း။ ငွေခံ (ချက်) လက်မှတ်ယူလာသူများသို့သော်၎င်း။ ငွေထုတ်ပေးရန်။ အခါခပ်သိမ်းကြေးငွေအလုံအလောက်အဆင်သင့်ရှိရန်။ မည်သို့စီမံထားကြပါသနည်း။

(၂) သတ်မှတ်ထားသည့်ကာလအပိုင်းအခြားအတွက်အပ်ငွေများလက်ခံသူတို့က။ ငွေပြန်၍ထုတ်ပေးရန် အချိန်စေ့ရောက်သည့်အခါ။ ၎င်းအပ်ငွေတိုင်းကိုပြန်၍ထုတ်ပေးရန် ကြေးငွေအလုံအလောက်ရှိရန်။ မည်သို့စီမံထားကြပါသနည်း။

(၃) ဤနည်းစနစ်များတွင်မည်သည့်မလျော်ကန်သောအချက်များရှိပါသနည်း။ ၎င်းတို့ကိုမည်သို့တက်ကောင်းမွန်စေနိုင်ပါမည်နည်း။

တင်ရင်ထုတ်ပေးချေးငှါးသည့်ငွေများ။

၇၁၈။ ။(၁) သင်၏မြို့ရွာဒေသတွင်တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့မှာ။ မည်သည့်ကိစ္စများအတွက်ငွေများထုတ်ချေးကြပါသနည်း။

(၂) လယ်ယာလုပ်ကိုင်သူများ။ ကုန်သည်များနှင့်အခြားသူများအား ငွေအရေအတွက်နည်းသောချေးငွေများထုတ်ချေးရန် ကိစ္စအလိုက်။ သို့ထုတ်ချေးငွေများ အချို့အစားမည်မျှကို။ အခြားငွေချေးစားသူတို့က တဖန်ချေးယူကြပါသနည်း။ ထိုကဲ့သို့သောငွေချေးစားသူတို့က။ အခြားကိစ္စအတွက် ၎င်းငွေကိုချေးယူလိုကြောင်း ပြောသည့် အလေ့ရှိကြပါသလား။

(၃) ၎င်းချေးငွေများအတွက်မည်သည့်စာချုပ်စာတမ်းများကိုချုပ်ဆိုပါသနည်း။

(၄) မည်သည့်အာမခံကိုယူကြပါသနည်း။ အခြားလူများက အာမခံမည်ကိုလက်ခံပါသလား။

(၅) ၎င်းချေးငွေအမျိုးအစားအသီးသီးအတွက် ယေဘုယျအားဖြင့် မည်သည့်အတိုးနှုန်းတောင်းခံပါသနည်း။

(၆) ၎င်းချေးငွေများနှင့် စပ်လျဉ်းသည့် အခြားစည်းကမ်း အချက်များမှာ။ အစဉ်အလာအတိုင်းမည်သည့်များပါနည်း။

၇၁၉။ ။မည်သည့်အကြောင်းအချက်များရှိလျှင်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ စာရင်းရှင်ငွေအပ်ထားသူတစ်ဦးတယောက်အား။ ၎င်းစာရင်းအရ ပေးသွင်းထားသည့်ငွေထက်ပိုသောငွေကိုထုတ်ယူရန် ခွင့်ပြုပါသလဲ။ အထက်ပါမေးခွန်းတွင် မေးထားသည့်အတိုင်း။ အကြောင်းအရာအားလုံးစုံလင်စွာဖော်ပြပါ။ ၎င်းပြင်သင်တတ်နိုင်သ၍အခြားအကြောင်းအရာများကိုလည်းဖော်ပြပါ။

၇၂၀။ ။တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့ထံမှ ငွေချေးယူသူများက။ ၎င်းတို့စာရင်းများကိုမည်သည့်နည်းဖြင့်စစ်ဆေးနိုင်ပါသနည်း။ ၎င်းဘန်အလုပ်လုပ်သူက။ ထိုသူတို့အား။ငွေမှတ်စာအုပ်များ။သို့မဟုတ်စာရင်းလက်ခံများကိုပေးပါသလား။

၇၂၁။ ။(၁) တိုင်းရင်းသား။ ဘန်အလုပ်လုပ်သူတို့က။ ချေးငွေများကိုအရစ်ကျပြန်ပေးဆပ်ခြင်းကိုလက်ခံပါသလား။

(၂) အတိုးပေးရန်သတ်မှတ်ထားသည့်အချိန်ကာလ ၂ ရပ်အကြား။ငွေတရစ်ပေးဆပ်သောအခါ။၎င်းငွေကို။ အတိုးတွက်ရာတွင်ထည့်သွင်းရေးတွက်သောငွေရင်းမှလျော့ချရမည့်ငွေကဲ့သို့ချက်ခြင်းထည့်သွင်းရေတွက်ပါသလား။

(၃) ၎င်းဘန်အလုပ်လုပ်သူတို့က။အရစ်ကျငွေပေးဆပ်ခြင်းအတွက်ပြေစာပေးထားတတ်ပါသလား။ထိုကဲ့သို့သောပြေစာများရရန်တောင်းယူတတ်ကြပါသလား။

၇၂၂။ ။တိုင်းရင်းသားဘန် အလုပ်လုပ်သူတို့က ငွေများပိုမိုထုတ်ချေးနိုင်ရန် စွမ်းဆောင်နိုင်အောင်။မည်သည့်နည်းဖြင့်ပြုလုပ်နိုင်ပါမည်နည်း။

၇၂၃။ ။(၁) ချေးငွေများပေါ်တွင်အတိုးနှုန်းလျော့ပေါ့ခြင်းရှိစေရအောင်။ မည်သည့်ဆောင်ရွက်မှုများကိုသင်ကထောက်ခံပါသလဲ။

(၂) ၎င်းအတိုးနှုန်းလျော့ပေါ့ခြင်းအတွက်ရရှိမည့်အကျိုးကျေးဇူးအားလုံးကိုလယ်ယာလုပ်ကိုင်သူတို့နှင့်ကုန်သည်များကရရှိကြပါမည်လား။ သို့မဟုတ်ကျေးရွာတွင်ငွေချေးစားသူများ။သီးစားလုပ်ကိုင်သူတို့၏ခြေပိုင်ရှင်များ။သို့မဟုတ်အခြားလူများက။၎င်းအကျိုးကျေးဇူးအားလုံးကိုသော်၎င်း။အချို့အဝက်ကိုသော်၎င်းရရှိကြမည်လား။

ငွေကြေးအရတောင်းခံခြင်း။

၇၂၄။ ။ကတိလက်မှတ်။သို့မဟုတ်အပေါင်စာချုပ်နှင့်စပ်လျဉ်း၍။ တရားစွဲဆိုခံရသူတို့ကငွေပေးဆပ်ရန်ပျက်ကွက်ခြင်းအတွက်။ မည်သည့်အကြောင်းများကို အများအားဖြင့်ပေးပြလေ့ရှိကြပါသနည်း။ ယေဘုယျအားဖြင့်မှန်သည့် အကြောင်းများမှာ။ အဘယ်အကြောင်းများပါနည်း။

၇၂၅။ ။ကတိလက်မှတ်အတိုင်းရထိုက်သင့်သည့်ငွေကို တရားမရုံးတော်များမှ တဆင့်ပြန်၍ရယူနိုင်ရန်။သင်၏မြို့ရွာအသံ၌။ပျမ်းမျှအားဖြင့်။ မည်၍မည်မျှကာလကြာရှည်ပါသနည်း။၎င်းအချိန်ကာလကိုမည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

၇၂၆။ ။(၁) သင်၏မြို့ရွာအသံတွင်။အပေါင်တရားမူ၌။အဦးဒီကရီရရှိရန်ပျမ်းမျှအားဖြင့်။မည်၍မည်မျှ ကာလကြာရှည်ပါသနည်း။ ၎င်းကာလအပိုင်းအခြားကိုမည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

(၂) အပေါင်အတွက်အဦးဒီကရီရရှိပြီးနောက်။ခြောက်လစေ့ကုန်သည့်အခါ။ အပြီးသတ်ဒီကရီရရှိရန်ပျမ်းမျှအားဖြင့်။မည်မျှကြာအောင်ထပ်မံအချိန်ကာလ ဆိုင်းရပါသေးသလဲ။၎င်းအချိန်ကာလကိုမည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

(၃) အပြီးသတ်ဒီကရီချမှတ်သည့်နေ့ရက်နှင့်ရောင်းချရန်ကြော်ငြာသည့် နေ့ရက်စပ်ကြားအတွင်း။အချိန်ကာလ။သာမန်အားဖြင့်မည်မျှကြာပါသနည်း။၎င်းစပ်ကြားအချိန်ကာလကိုမည်သို့တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

(၄) ရောင်းချရန်ကြော်ငြာသည့်နေ့ရက်နှင့် ငွေပြန်ရသည့်နေ့ရက်စပ်ကြား။ ပျမ်းမျှအားဖြင့်အချိန်ကာလမည်မျှကြာပါသနည်း။ ၎င်းအချိန်ကာလကိုမည်သို့ တုံ့အောင်ပြုနိုင်ပါမည်နည်း။

(၅) အပေါင်အတွက်အဦးဒီကရီကခွင့်ပြုသည့်ခြောက်လကာလ အပိုင်းအခြားကို။ လျော့ချရန်သင့်မသင့်၊မည်သည့်အကြောင်းများရှိပါသနည်း။ သင်ကမည်မျှမည်မျှလျော့ချရန်ထောက်ခံပါသနည်း။

၇၂၇။ ။(က) ငွေတရာအတွက်။(ခ) ငွေတထောင်အတွက် ကတိလက်မှတ်အတိုင်းရထိုက်သင့်သည့်ငွေကိုပြန်၍ရယူနိုင်ရန်။ အစဉ်အလာအတိုင်း စရိတ်ကြေးငွေမည်မျှ ကုန်ကျရပါသနည်း။၎င်းစရိတ်ကြေးငွေ၏အစိတ်အပိုင်းအရပ်ရပ်ကိုမည်သည့်နည်းကုန်ကျကြောင်းဖော်ပြပါ။

၇၂၈။ ။ကတိလက်မှတ်များ။သို့မဟုတ်အပေါင်စာချုပ်များအရ။ တရားမမှုများတွင် ရုံးခွန်တော်လျှော့ပေါ့ကောက်ခံခြင်းပြုလုပ်အောင်မည်သည့်အကြောင်းအချက်ကိုမှန်ကန်စွာပြသနိုင်ပါမည်နည်း။အခြားနိုင်ငံများတွင်ရုံးခွန်တော်မည်မျှကောက်ခံကြပါသနည်း။

ငွေရောင်းဝယ်ရာဌာန။

၇၂၉။ ။(၁) သင်၏စီရင်စုနယ်တွင်ငွေရောင်းဝယ်ဌာန တခုရှိပါသလား။ (ငွေရောင်းဝယ်ရာဌာနဆိုသည်မှာ။ဟွန်ဒီလက်မှတ်များနှင့် အခြားကြေးငွေရယူ ပိုင်ထိုက်စေသည့်စာချုပ်စာတမ်းများကိုဝယ်ယူ။ သို့မဟုတ်ရောင်းချသူတို့။ ၎င်းအလုပ်ကို လုပ်ကိုင်ဆောင်ရွက်ရန်အချိန်မှန်မှန်တွေ့ဆုံကြသည့်နေရာကိုဆိုလိုသည်။)

(၂) ၎င်းဌာနရှိလျှင်၊၎င်းဌာနအဘယ်မှာရှိပါသလဲ။ ၎င်းဌာနသည်။ မည်သို့အလုပ်လုပ်ကိုင်ရှိနေပါသလဲ။

(၃) ၎င်းဌာနမှာရန်ကုန်မြို့။ သို့မဟုတ်ကာလကတ္တားမြို့နှင့် မည်သို့ဆက်သွယ်ခြင်းရှိနေပါသနည်း။

(၄) ပွဲစားများ။ (ဒလား) က။၎င်းဌာနတွင်။ မည်သို့ဝင်ရောက်ဆောင်ရွက်ကြပါသနည်း။၎င်းပွဲစားတို့ကိုမည်သို့ကြေးငွေအကောက်အစားပေးရပါသနည်း။

(၅) မည်သည့်အရောင်းအဝယ်မျိုးတစ်ခုတရာကိုမဆိုပြုပြင်ပေးသည့်။ ၎င်းငွေရောင်းဝယ်ရာဌာနဆိုင်ရာထုံးစံလေ့များအကြောင်းကိုဖော်ပြပါ။

(၆) အချိန်ရာသီတစ်ခုတရာတွင်ဟွန်ဒီလက်မှတ်များဝယ်ယူရန်ခက်ခဲပါသလား။

၇၃၀။ ။(၁) ရန်ကုန်မြို့။နတ္ထူကွတ်တေးချစ်တီးယားလူမျိုးအသင်းမှတပါး။နိုင်ငံတော်ဆိုင်ရာတိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အသင်းများရှိကြပါသေးသလား။

(၂) မြန်မာနိုင်ငံတော်အတွင်း ရပ်ကွက်တစ်ခုတရာ၌။ ချစ်တီးယားအသင်းများမှတပါး။ရပ်ကွက်ဆိုင်ရာတိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့နှင့်ငွေချေးစားသူတို့အသင်းများရှိကြပါသလား။အကြောင်းအရာများကိုဖော်ပြပါ။

(၃) ၎င်းအသင်းများအနက်အသင်းတစ်ခုတရာက။ ငွေရောင်းဝယ်ရာဌာနကိုမည်သို့ပြုပြင်နိုင်ခြင်းရှိပါသနည်း။

၇၃၁။ ။(၁) ဟွန်ဒီလက်မှတ်များကို။

(က) နိုင်ငံတွင်းငွေလွှဲပို့ရန်။

(ခ) ကြေးငွေရယူပိုင်ခွင့်ရရန်။

မည်သည့်နှုန်းများအရထုတ်ပေးပါသနည်း။

(၂) ၎င်းနှုန်းများမှာ။အချိန်ရာသီအလိုက်ကွဲပြားခြားနားခြင်းရှိပါသလား။ ရှိလျှင်။ ၎င်းကွဲပြားခြားနားခြင်းများမှာ။မည်သည့်အကြောင်းများကြောင့်ရှိရပါသနည်း။

(၃) အိန္ဒိယအင်ပီရိယယ်ဘန်နှုန်းမှာ။ ဈေးကနှုန်းကိုမည်သို့ပြုပြင်ပေးခြင်းရှိသနည်း။ ၎င်းပြင်ဈေးကနှုန်းမှာလည်း။ အိန္ဒိယအင်ပီရိယယ်ဘန်နှုန်းကို မည်သို့ပြုပြင်ပေးခြင်း ရှိပါသနည်း။

တဦးနှင့်တဦးဆောင်ရွက်ခြင်း။

၇၃၂။ ။ (၁) အောက်ပါလူအမျိုးအစားများ စပ်ကြားတွင်။ မည်သို့ဆက်သွယ်လုပ်ကိုင်ခြင်းများရှိကြပါသနည်း။

(က) အတန်းအစားတမျိုးတည်းဖြစ်သော တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အချင်းချင်း။

(ခ) အတန်းအစားကွဲပြား ခြားနားသော တိုင်းရင်းသားဘန်အလုပ် လုပ်သူတို့အချင်းချင်း။

(ဂ) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့နှင့် အခြားဘန်များ။ (ဥပမာ။ အိန္ဒိယအင်ပီရိယယ်ဘန်။ အိန္ဒိယနိုင်ငံအစုစပ်ဘန်များ။ နိုင်ငံခြားအစုစပ်ဘန်များနှင့် သမဝါယမဘန်များ။)

(၂) အိန္ဒိယအင်ပီရိယယ်ဘန်။ ၎င်းပြင်အိန္ဒိယနိုင်ငံအစုစပ်ဘန်များနှင့် နိုင်ငံခြားအစုစပ်ဘန်များက။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အား။ မိမိတို့နှင့်အလုပ်ဆက်သွယ်လုပ်ကိုင်ကြသောအခြားသူတို့ထက်မည်မျှလောက်ပို၍အခွင့်အရေးပေးကြပါသနည်း။

(၃) အစိုးရမင်းတို့စာချုပ်လက်မှတ်စသည်များကို အာမခံအဖြစ်ပေးသွင်းခြင်း မရှိသော်လည်း။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူများက။ မိမိတို့ထံမှငွေချေးယူသူတို့ချေးယူသည့်ငွေများအတွက် အာမခံအဖြစ်ယူထားသည်။ ကုန်လှောင်ရုံများအတွင်းရှိ ကုန်စည်ဝတ္ထုများ။ သို့မဟုတ်မြေဖြစ်စေ။ တိုက်အိမ်ပစ္စည်းဖြစ်စေ။ ပိုင်ဆိုင်ကြောင်းစာချုပ်စာတမ်းများကဲ့သို့သောလုံလောက်သည့်အာမခံများပေးသွင်းသည့်တိုင်းရင်းသားဘန်အလုပ် လုပ်သူတို့အား။ အခက်အခဲနှင့်ကြုံတွေ့ရသည့်အခါများတွင်။ အင်ပီရိယယ်ဘန်နှင့် အခြားအစုစပ်ဘန်များက။ ၎င်းတို့ထောက်ပံ့ထိုက်သလောက်ထောက်ပံ့ခြင်းပြုကြပါ၏လား။

(၄) အခြားအချက်များတွင်လည်း။ ၎င်းဘန်များက။ ၎င်းတို့ထောက်ပံ့ ထိုက်သလောက်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အားထောက်ပံ့ခြင်းပြုကြပါ၏လား။

၇၃၃။ ။ (၁) လယ်ယာလုပ်ကိုင်မှု။ အရောင်းအဝယ်ပြုလုပ်မှုနှင့် လက်မှုပညာလုပ်ငန်းများအတွက်အများအားဖြင့်ကြေးငွေထုတ်ပေးချေးငှါးရာ၌။ တိုင်းရင်းသားဘန် အလုပ်လုပ်သူတို့နှင့်အခြားဘန်အလုပ်လုပ်သူတို့အချင်းချင်းတဦးနှင့်တဦးညီညွတ်စွာ ဆောင်ရွက်ခြင်းမည်မျှရှိပါသနည်း။

(၂) မည်သည့်ဘက်တွင်။ ယခုကဲ့သို့သောတဦးနှင့်တဦးညီညွတ်စွာဆောင်ရွက်ခြင်းထက်ပို၍။ ညီညွတ်စွာဆောင်ရွက်ခြင်းလိုအပ်သည်ဟု သင်ထင်မြင်ပါသလဲ။ အရောင်းအဝယ်ကြီးကျယ်သောနေရာအရပ်များတွင်။ အသင်းခွဲများသားလျက်။ နိုင်ငံတော်ဆိုင်ရာဘန်အလုပ်လုပ်သူတို့အသင်းတည်ထောင်ရန်သင်ကထောက်ခံပါသလား။ ၎င်းအကြံကိုအကြမ်းရေးသားဖော်ပြပါ။

၇၃၄။ ။ (၁) အမျိုးအစား ကွဲပြားသော်လည်း။ ခိုင်လုံသောအခြေအနေရှိသည့် တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အပေါ်တွင်။ (က) အိန္ဒိယအစုစပ်ဘန်များ။ (ခ) အိန္ဒိယအင်ပီရိယယ်ဘန်နှင့် (ဂ) အခြားအစုစပ်ဘန်များကကောက်ခံသည်။ ထုတ်ချေးငွေအ

တိုးနှုန်းများနှင့်ငွေလွှဲလက်မှတ်များအရ။ပေးချေရန်ရှိသည့်ငွေမှလျော့ပေါ့ခန့်မိသည့်ငွေနှုန်းများတွင်မည်သည့်ကွဲပြားခြားနားချက်များရှိပါသနည်း။

(၂) ၎င်းနှုန်းများမှာ။အစိုးရမင်းတို့အာမခံငွေ လက်မှတ်များကို အာမခံပေး၍ထုတ်ချေးသောငွေများအတွက်။အိန္ဒိယအင်ပီရီယယ်ဘန်ကတောင်းခံသည့်နှုန်းနှင့် မည်သို့ဆက်သွယ်နေခြင်းရှိပါသနည်း။

၇၃၅။ ။(၁) သင်၏စီရင်စုနယ်တွင်။ငွေချေးယူလိုသည့်ပြင်။ခိုင်လုံသောအာမခံပေးသူများမှာ။ အချို့သူတို့က၎င်းတို့အလိုရှိသောငွေကိုငွေလွှဲလက်မှတ်ထုတ်ချေးလိုကြသော်လည်း။၎င်းတို့အား ထုတ်ချေးရန်မည်သူမှာမျှငွေလုံလောက်စွာ မရှိကြောင်းတွေ့ကြရတတ်ပါသလား။

(၂) ဤကဲ့သို့ဖြစ်သည့်အခါ။ တိုင်းရင်းသားဘန်အလုပ် လုပ်သူတို့မှာ။ အဘယ်အကြောင်းကြောင့်။ ရန်ကုန်မြို့။ မန္တလေးမြို့။ သို့မဟုတ်အခြားအရပ်များမှငွေယူ၍မရနိုင်ပါသနည်း။

၇၃၆။ ။(၁) သင်၏စီရင်စုနယ်တွင်။မှန်မှန်ငွေထုတ်ချေးသူတို့မှာ။ ဆိုင်ရာနှစ်တွင် အချို့အချိန်အခါများ၌။ငွေအမြောက်အမြားရှိ၍။ ၎င်းငွေများအတွက်သင့်လျော်သောအာမခံပေး၍ငွေကိုကောင်းစွာအသုံးချနိုင်မည့် ငွေချေးယူသူများမရှိကြောင်းကိုတွေ့ရကြပါသလား။ဤကဲ့သို့မည်သည့်အခါဖြစ်တတ်ပါသနည်း။နှစ်စဉ်ဖြစ်တတ်ပါသလား။ (ကျေးလက်ရပ်ကွက်များ။မြို့များနှစ်ရပ်လုံးအတွက်အပေါ်အဝင်ပြု၍ဖြေဆိုပါ။)

(၂) ၎င်းအချိန်အခါများ၌။၎င်းကြေးငွေကိုမည်သို့အသုံးပြုပါသနည်း။၎င်းကြေးငွေကို။ရန်ကုန်မြို့နှင့်မြို့ကြီးများမှာစု၍ထားပါသလား။

(၃) ဆိုင်ရာမြို့ရွာဒေသတွင်အကျိုးကျေးဇူးရှိသောအလုပ်အကိုင်၌။၎င်းငွေပိုများကို အသုံးချနိုင်ရန်။ ငွေချေးငွေယူအတွက် စီမံထားကြသည့်အချက်ကို တိုးတက်ကောင်းမွန်အောင်ပြုလုပ်နိုင်ပါသလား။

(၄) အပိုဒ် (၁) တွင်ဖော်ပြထားသည့်အချိန်အခါများ၌။မေးခွန်းနံပါတ် ၇၃၅ တွင်ဖော်ပြထားသည့်အကြောင်းများရှိနေသော အခြားအရပ်ဒေသများ မြန်မာနိုင်ငံတော်အတွင်းရှိပါသလား။ရှိပါလျှင်။အချို့အရပ်များမှငွေပိုများကို။ငွေလိုနေသည့်အခြားအရပ်များကရရှိနိုင်စေရန်မည်သို့စီမံနိုင်ပါမည်လဲ။

(၅) ခရီးသွားလာသည့်နည်းလမ်းများနှင့်စာများ။ သို့မဟုတ် စာချုပ်စာတမ်းများပေးပို့သည့်နည်းလမ်းများတွင်တိုးတက်ကောင်းမွန်အောင်ပြုလုပ်ထားလျှင်။အပိုဒ် (၄) အရစီမံမည့်အချက်ကိုအထမြောက်စေခြင်းရှိပါမည်လား။

အထွေထွေ။

၇၃၇။ ။သင်၏မြို့ရွာဒေသတွင် တိုင်းရင်းသားဘန်အလုပ်လုပ်သူအမျိုးအစား အသီးသီးနှင့်စပ်လျဉ်း၍။ အများသူတို့ထင်မြင်ချက်မည်သို့ရှိပါသနည်း။ ၎င်းတို့အနက်အမျိုးအစားတစ်စုတရာပေါ်တွင်မုန်းထားခြင်းရှိလျှင်။အကြောင်းဖော်ပြပါ။ (က) ၎င်းမုန်းထားခြင်းရှိသည်မှာ။မည်သည့်ကြောင့်ဖြစ်ပါသနည်း။ (ခ) ၎င်းမုန်းထားခြင်းရှိသည်မှာ။ရှိထိုက်ပေသည်ဟုသင်ထင်မြင်ပါသလား။၎င်းပြင် (ဂ) ၎င်းမုန်းထားခြင်းရှိသည်ကိုမည်သည့်နည်းပပျောက်စေနိုင်ပါမည်နည်း။

၇၃၈။ ။ (၁) များစွာသောလူတို့သည်။ မိမိတို့မြေကိုလုပ်ကိုင်ရန်အတွက် ငွေကို အသုံးပြုမည်ဟုပြောဆိုလျက်။ ချစ်တီးများထံမှငွေချေးယူကြရာ။ စင်စစ်အားဖြင့်အတိုးနှုန်း ကြီးကြီးနှင့်အခြားသူတို့သို့တဆင့်ထုတ်ချေးရန် ၎င်းငွေကိုအသုံးပြုကြသည်ဟု ပြောဆိုကြ သည်။ ၎င်းကဲ့သို့။ သင်၏မြို့ရွာဒေသတွင်ပြုလုပ်ကြပါသလား။ မည်မျှပြုလုပ်ကြပါသနည်း။ ၎င်းကြောင့်မည်သို့အကျိုးယုတ်လျော့ခြင်းဖြစ်ပါသနည်း။ ဤသို့မဖြစ်စေရန်မည်သည့်နည်း ဆောင်ရွက်ခွင့်ရှိပါသနည်း။

(၂) အခြားကိစ္စအတွက်ဟု ဟန်ဆောင်ပြောဆို၍ ကိစ္စတခုခုအတွက် ငွေချေးယူ သောမည်သည့်အခြားအချက်များမှာ။ အများအားဖြင့်ရှိပါသလဲ။

၇၃၉။ ။ (၁) အာမခံခိုင်လုံ၍။ အနည်းငယ်သောအချိန်ကာလအတွင်း ပေးဆပ် ရန်အထက်ကစီမံချက်မရှိသော်လည်း။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတမျိုးမျိုးက။ ၎င်း တို့ချေးငွေများကို ချက်ခြင်းသော်၎င်း။ အနည်းငယ်သောအချိန်ကာလအတွင်းသော်၎င်း။ ပေးဆပ်စေရန်။ ချေးယူသူတို့ထံမှတစ်ခါတရံရုတ်တရက်တောင်းဆိုတတ်ကြပါသလား။

(၂) ၎င်းအခါများတွင်။ ၎င်းသူတို့ကငွေချေးယူသူတို့အား။ ပေးဘုယျအားဖြင့်မည် သည်ကိုအကြောင်းပြကြပါသလဲ။

(၃) ယေဘုယျအားဖြင့်အမှန်အကြောင်းများမှာ။ မည်သည့်မျိုးပါနည်း။

(၄) ၎င်းတို့၏ငွေများကို။ အခြား၌သာ၍အမြတ်အစွန်းရအောင်အသုံးပြုခွင့်ရသော ကြောင့်။ ၎င်းတို့ကယင်းသို့ငွေများပြန်ဆပ်စေရန်တောင်းဆိုကြပါသလား။

(၅) ယင်းသို့တောင်းဆိုသည့်အလေ့ကြောင့်။ မည်သည့်ငွေချေးယူသူမျိုးများ၏အ ကျိုးကိုထိခိုက်ခြင်းဖြစ်ပါသလဲ။

(၆) ဤသို့မဖြစ်စေရန်။ မည်သည့်နည်းဆောင်ရွက်ခွင့်ရှိပါသနည်း။

၇၄၀။ ။ (၁) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ ၎င်းတို့ထံမှ ငွေချေးယူသူ များ။ သို့မဟုတ်၎င်းတို့ထံတွင်ငွေအပ်ထားသူများနှင့်ဆက်ဆံလုပ်ကိုင်ပုံနည်းလမ်းနှင့် စပ် လျဉ်း၍အခြားအခြေအမြစ်ရှိသောမကြေမနပ်ရှိခြင်းများရှိပါသလား။

(၂) ဤသို့မရှိစေရန် မည်သည့်နည်းဆောင်ရွက်မည်ဟု သင်ကအကြံဉာဏ် ပေး ပါသလဲ။

၇၄၁။ ။ (၁) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူ အမျိုးအစား တစုံတရာအလုပ် လုပ်ကိုင်သည့်နည်းလမ်းတွင်။ အခြားမည်သည့်တိုးတက်ကောင်းမွန်အောင်ပြုလုပ်နိုင်မည့် အချက်များကိုသင်ကအကြံဉာဏ်ပေးပါသလဲ။

(၂) သုံးနှစ်တကြိမ်ကိုယ်စားလှယ်များပြောင်းလဲသည့်ချစ်တီးထုံးစံကြောင့်။ အများ သူတို့မှာ။ အခက်အခဲတစုံတရာတွေ့ကြုံကြရပါသလား။ ၎င်းထုံးစံကြောင့်အများသူတို့ရမည့် အကျိုးကျေးဇူးများမှာ။ ၎င်းအခက်အခဲကိုကာမိပါသလား။

၇၄၂။ ။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့မှာ။ မိမိတို့အလုပ်လုပ်ကိုင်ရာ၌တရား ဥပဒေအရမည်သည့်အခက်အခဲများ။ သို့မဟုတ်အခြားအခက်အခဲများနှင့် ကြုံတွေ့ကြရပါ သလဲ။ မည်သို့သက်သာခွင့်ရအောင်ပြုလုပ်နိုင်ပါသနည်း။

၇၄၃။ ။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူများကိုတရားဥပဒေတွင် လုံလောက်စွာ ကာကွယ်ထားပါသလား။ မည်သည့်အသစ်ဖြစ်သောအကွယ်အကာများ။ သို့မဟုတ်အခွင့် အရေးများကို၎င်းသူများအားပေးသင့်ပါသနည်း။

၇၄၄။ ။ (၁) လယ်ယာလုပ်ကိုင်သူတို့ငွေထုတ်ချေးသူတဦးတယောက်အား။ ထို လယ်ယာလုပ်ကိုင်သူ၏ကောက်ပဲသီးနှံ။ သို့မဟုတ်ကျွန်းများပေါ်တွင် ရှေးဦးစွာတောင်း

ဆိုပိုင်ခွင့်ကိုအကြောင်းတစုံတရာရှိလျှင်။ ပေးသင့်ပါသလား။ မည်သည့်အကြောင်းများရှိလျှင်။ သို့ပေးသင့်ပါသလဲ။ မည်သည့်ကန့်သတ်ချက်များ။ ၎င်းပြင်တင်ကြိုသတ်ပြုချက်များနှင့်ပေးသင့်ပါသလဲ။ ၎င်းတောင်းဆိုပိုင်ခွင့်ကို။ ဘန်အလုပ်လုပ်ကိုင်သူများ။ သို့မဟုတ်အမြဲငွေချေးစားသူများအဖြစ်တနည်းနည်းဖြင့် မှတ်ပုံစာရင်းတင်သွင်းထားသည့် ငွေချေးစားသူများကိုသာသီးသန့်၍ပေးသင့်ပါသလား။ တနည်းနည်းဖြင့်မှတ်ပုံစာရင်းတင်သွင်းထားသည့်ချေးငွေများအတွက်ကိုသာ သီးသန့်၍၎င်းတောင်းဆိုပိုင်ခွင့်ကို ပေးသင့်ပါသလား။ ထိုသို့ဖြစ်လျှင်။ ၎င်းတို့ကိုမည်သို့မှတ်ပုံစာရင်းတင်သွင်းရပါမည်နည်း။ ထိုသို့မဟုတ်လျှင်။ အတုအပြိုင်ဖြစ်သော၎င်းကဲ့သို့သောတောင်းဆိုပိုင်ခွင့်များကိုမည်သို့စီမံဆောင်ရွက်ပါမည်နည်း။ မည်သည့်အချက်တွင်မဆို။ သီးစားလုပ်သူ တဦးတယောက်အပေါ်တွင်ရှိသည့်တောင်းဆိုပိုင်ခွင့်မှာ။ (က) ငှားရမ်းခ။ (ခ) တင်ကြိုထုတ်ပေးသည့် ငွေများအတွက်။ ၎င်းသီးစားလုပ်သူ၏မြေပိုင်ရှင်ကရရှိသည့်တောင်းဆိုပိုင်ခွင့်နှင့်ထပ်တူအရေးအခွင့်ရှိသင့်ပါသလား။ ယင်းကဲ့သို့တရားဥပဒေပြဋ္ဌာန်းခြင်းအားဖြင့်။ လယ်ယာလုပ်ကိုင်သူတို့မှာ။ မိမိတို့ငွေချေးယူနိုင်ခွင့်ယုတ်လျော့သွားရန်လက္ခဏာရှိပါသလား။

(၂) ၎င်းကဲ့သို့ တောင်းဆိုပိုင်ခွင့်ကို သိလျက်နှင့်သော်၎င်း။ မသိဘဲနှင့်သော်၎င်း။ ထွက်သည့်သီးနှံကိုဝယ်ယူသည့်အဖြစ်မရှိသော သူတဦးတယောက်မှာ။ ငွေထုတ်ချေးသူ၏တောင်းဆိုပိုင်ခွင့်အားလုံးလွှတ်ကင်းစေလျက်။ ၎င်းထွက်သည့်သီးနှံပေါ်တွင်လုံလောက်သောပိုင်ဆိုင်ခွင့်ကိုရရှိထိုက်ကြောင်းနှင့်တရားဥပဒေပြုလုပ်ပြဋ္ဌာန်းနိုင်ပါမည်လား။ ထိုသို့တရားဥပဒေပြုလုပ်ပြဋ္ဌာန်းရန်သင့်မသင့်မည်သည့်အကြောင်းအချက်များရှိပါသနည်း။ သင်က၎င်းတရားဥပဒေပြုလုပ်ပြဋ္ဌာန်းခြင်းကိုထောက်ခံပါသလား။ သင်ကမည်သည့်နောက်ထပ်ပြဋ္ဌာန်းချက်များကိုပြုလုပ်လိုပါသလဲ။

၇၄၅။ ။ (၁) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့၏အလုပ်နှင့် စပ်လျဉ်းသည့်တရားဥပဒေတွင်မည်သည့်အခြားပြောင်းလဲချက်များပြုလုပ်သင့်ပါသနည်း။

(၂) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အား။ ၎င်းတို့ထံမှငွေချေးယူသူတို့သို့အချိန်ကာလမှန်မှန်စာရင်းများပေးစေရန်။ တရားဥပဒေပြဋ္ဌာန်းသင့်ပါသလား။ ၎င်းအချိန်ကာလများကိုမည်သို့သတ်မှတ်ပိုင်းခြားထားသင့်ပါသနည်း။

(၃) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့နှင့် လယ်ယာလုပ်ကိုင်သူ။ သို့မဟုတ်၎င်းတို့နှင့်အလုပ်ဆက်သွယ်ကြသောအခြားသူတို့အချင်းချင်းအလုပ်ဆက်သွယ်လုပ်ကိုင်မှုများတွင်ညီညီမျှမျှဖြစ်ကြစေရန်။ တရားဥပဒေပြုလုပ်ခြင်း။ သို့မဟုတ်အခြားစီမံဆောင်ရွက်ခြင်းတစုံတရာလိုအပ်ပါသလား။ လိုအပ်လျှင်။ အကြောင်းအရာများကိုဖော်ပြပါ။

(၄) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူမည်သည့်အမျိုးအစားမှာမဆို။ လက်ကျန်ငွေစာရင်းစာရွက်များကိုထုတ်ပြန်ကြော်ငြာစေရန်သော်၎င်း။ တနည်းနည်းဖြင့်၎င်းတို့အလုပ်ကိုနည်းလမ်းတကျရှိအောင်ပြုလုပ်စေရန်သော်၎င်း။ တရားဥပဒေပြဋ္ဌာန်းသင့်ပါသလား။ အချိန်ကာလမည်မျှကြာလျှင်တကြိမ်တကြိမ်။ ၎င်းပြင်မည်သည့်နည်းလမ်းဖြင့်လက်ကျန်ငွေစာရင်းစာရွက်များကိုထုတ်ပြန်ကြော်ငြာစေသင့်ပါသနည်း။

(၅) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အား။ ၎င်းတို့၏အလုပ်ကို သာ၍လွယ်ကူသက်သာစွာဆောင်ရွက်နိုင်စေရန်သော်၎င်း။ မည်သည့်နည်းမဆိုအများပြည်သူတို့အကျိုးကို တိုး၍ဆောင်ရွက်နိုင်စေရန်သော်၎င်း။ မည်သည့်အခြားစီမံချက်များ ပြုလုပ်ထားသင့်ပါသနည်း။

(၆) ယခုမေးခွန်းတွင်သော်၎င်း။ ယခုမေးခွန်းအရသင်၏အဖြေတွင်သော်၎င်း။ ဖေဖော်ဝါရီလလယ်ကတည်းကတည်း။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ မည်သို့ကန့်ကွက်မည်လက္ခဏာရှိပါသနည်း။

၇၄၆။ ။ (၁) တိုင်းရင်းသားဘန် အလုပ်လုပ်သူအဖြစ်နှင့် အမြဲအလုပ်လုပ်ကိုင်သောလူတိုင်းကို။ အစိုးရမင်းတို့ထံမှတစ်ဆင့်တစ်သွင်းထားရမည်ဟုပြုလုပ်ထားသင့်ပါသလား။ ၎င်းအချက်မှာ။ အများပြည်သူတို့အားမည်သို့အသုံးဝင်ပါသနည်း။

(၂) ထိုသို့မှတ်ပုံစာရင်း တင်သွင်းထားသည့်ဘန်အလုပ်လုပ်သူတို့အား။ အခွင့်အရေးများတစ်စုံတရာပေးသင့်ပါသလား။ ဥပမာ။ ငွေလက်မှတ်များ။ ကတိလက်မှတ်များ။ အပေါင်စာချုပ်များ။ သို့မဟုတ်အခြားစာချုပ်စာတမ်းမျိုးတစ်စုံတရာပေါ်တွင်တံဆိပ်တော်ခွန်အထူးနှုန်းများ။ ၎င်းတို့အဘို့ပြဋ္ဌာန်းထားထိုက်ပါသလား။ ၎င်းတို့ထံမှငွေချေးယူသူတို့ပိုင်သည့်ကောက်ပဲသီးနှံများပေါ်တွင်။ ၎င်းတို့က ရှေးဦးစွာ တောင်းဆိုပိုင်ခွင့်ရှိသင့်ပါသလား။

(၃) လိုက်ဆင်ထုတ်ပေးခြင်းသည်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အား။ မည်သို့အခြားနည်းနှင့်အကျိုးကျေးဇူးတစ်စုံတရာဖြစ်ထွန်းစေပါမည်နည်း။

(၄) သီးခြားဖြစ်သောလူတစ်ဦးတယောက်မှာ။ လိုက်ဆင်ရထိုက်မရထိုက် ဟူသောအချက်ကိုမည်သို့ဆုံးဖြတ်သင့်ပါသနည်း။ မည်သူကဆုံးဖြတ်သင့်ပါသနည်း။

၇၄၇။ ။ (၁) အမြတ်တော်ခွန်အရာရှိများက။ ဘန်အလုပ်လုပ်သူ၏ စာရင်းများမှ။ လူအများတို့၏အပ်ငွေနှင့်၎င်းအပ်ငွေအတွက်ထုတ်ပေးသောအတိုးငွေကိုသိရှိကြသောကြောင့်။ ၎င်းလူတို့သည်မိမိတို့ငွေကိုချစ်တီး။ သို့မဟုတ်အခြားတိုင်းရင်းသားဘန်အလုပ်လုပ်သူထံအပ်ရန်မလိုသေးကြပါသလား။

(၂) ဤအချက်တွင်ကောင်းမွန်အောင်ဆောင်ရွက်နိုင်ခွင့်တစ်စုံတရာရှိပါသလား။ မည်သို့ကောင်းမွန်အောင်ဆောင်ရွက်မည်ဟုသင်ကအကြံပေးပါသလဲ။

(၃) အမြတ်တော်ခွန်နှင့်ပတ်သက်၍။ ညီညီမျှမျှမရှိကြောင်း ညီးတွားပြောဆိုရန်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့မှာ။ အခြားအကြောင်းအချက်တစ်စုံတရာရှိပါသလား။ သို့ညီညီမျှမျှ မရှိရသည့်အကြောင်းမှာ မည်သည့်ကြောင့်ဖြစ်ပါသနည်း။ ၎င်းအကြောင်းကြောင့်။ ၎င်းတို့အလုပ်၌သော်၎င်း။ မြန်မာနိုင်ငံတော်အတွင်းဘန်အလုပ်တိုးတက်ဖြစ်ထွန်းခြင်း၌သော်၎င်း။ မည်သို့အကျိုး သက်ရောက်ခြင်းရှိပါသနည်း။ မည်သည့် ကောင်းမွန်အောင်ဆောင်ရွက်နိုင်ခွင့်များရှိပါသနည်း။

၇၄၈။ ။ (၁) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူမည်သူများကမဆို။ ၎င်းတို့သို့အာမခံအဖြစ်ပေးသည့်လယ်ယာလုပ်ကိုင်သောမြေတန်ဖိုးကို။ မည်သည့်အချက်ကို အခြေပြု၍တွက်စစ်ပါသနည်း။

(၂) လယ်ယာလုပ်ကိုင်သောမြေတန်ဖိုး မည်သည့်အချိုး အစားမျှသာလျှင်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူများက။ လယ်ယာလုပ်ကိုင်သူ။ သို့မဟုတ် လယ်ယာ လုပ်ကိုင်ခြင်းမပြုသောမြေပိုင်ရှင်သို့ထုတ်ချေးသည့် ငွေအတွက်။ ၎င်းလယ်ယာလုပ်ကိုင်သည့်မြေကိုခိုင်လုံသောအာမခံဟုယူဆပါသလဲ။

(၃) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူ မည်သူများကမဆို။ ၎င်းတို့သို့ အာမခံအဖြစ်ပေးသည့်။ တိုက်အိမ်စသည့်ပစ္စည်းတန်ဖိုးကို။ မည်သည့်အချက်ကိုအခြေပြု၍တွက်စစ်ပါသနည်း။ ၎င်းပစ္စည်းတန်ဖိုးမည်သည့်အချိုးအစားမျှသာလျှင်။ ၎င်းဘန် အလုပ်လုပ်သူတို့က။ ထုတ်ချေးငွေအတွက်။ ၎င်းပစ္စည်းကိုခိုင်လုံသောအာမခံဟုယူဆပါသလဲ။

(၄) ရွှေဖြင့်ပြုလုပ်သောလက်ဝတ်လက်စားများတန်ဖိုး။ မည်သည့် အချိုးအစားမျှသာလျှင်။ တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့က။ ထုတ်ချေးငွေအတွက်၎င်းလက်ဝတ်လက်စားများကိုခိုင်လုံသောအာမခံဟုယူဆပါသလဲ။

၇၄၉။ ။ (၁) သင်၏မြို့ရွာဒေသတွင်တိုင်းရင်းသား ဘန်အလုပ်လုပ်သူများတမျိုးမျိုးကငွေထုတ်ပေးသည့်အခါ။ ငွေသားအစား။ ငွေစက္ကူကိုထုတ်ပေးရလျှင်။ အခကြေးငွေတောင်းခံပါသလား။

(၂) ငွေစက္ကူအစား။ ငွေသားကိုထုတ်ပေးရလျှင်။ ၎င်းသူတို့ကမည်သည့် အခကြေးငွေတောင်းခံပါသလဲ။

(၃) ငွေစက္ကူအစားငွေသားကိုဖြစ်စေ။ ငွေသားအစားငွေစက္ကူကိုဖြစ်စေ။ လက်ခံရန်သဘောတူသည့်၎င်းတို့နှင့် အလုပ်ဆက်သွယ်သူသို့။ ဘန်အလုပ်လုပ်သူတဦးတယောက်က။ ခွင့်ပြုငွေတစုံတရာထုတ်ပေးပါသလား။

(၄) ၎င်းတို့နှင့် အလုပ်ဆက်သွယ်သူထံမှ ငွေရယူသော ဘန်အလုပ် လုပ်သူ တဦးတယောက်က။ ငွေစက္ကူအစားငွေသား။ သို့မဟုတ်ငွေသားအစားငွေစက္ကူကိုရယူနိုင်ခြင်းအတွက်။ ခွင့်ပြုငွေတစုံတရာပေးပါသလား။

(၅) သို့အခကြေးငွေတောင်းခံခြင်း။ သို့မဟုတ်ခွင့်ပြုငွေ ထုတ်ပေးခြင်း တစုံတရာအတွက်။ မည်သည့်အကြောင်းအချက်များရှိလျှင်။ သို့ပြုလုပ်ကြောင်း။ မည်သည့်အတွက် သို့ပြုလုပ်ကြောင်း။ ၎င်းအခကြေးငွေ။ သို့မဟုတ်ခွင့်ပြုငွေမှာမည်မျှဖြစ်ကြောင်းများကို ဖော်ပြပါ။ ၎င်းထုံးစံမှာမည်မျှကြာရှည်စွာရှိပြီဖြစ်ကြောင်းကိုလည်းဖော်ပြပါ။

၇၅၀	}	အခန်း ၅ တွင်မေးခွန်းနံပါတ် ၅၀၈၊ ၅၁၁၊ ၅၁၂ နှင့် ၅၁၃ များကိုဖြေဆိုခြင်းမရှိသေးလျှင်။ ၎င်းမေးခွန်းများအရ ယခုမေးခွန်းနံပါတ်များအတွက်လည်းဆိုင်သလိုဖြေပါ။
၇၅၁		
၇၅၂		
၇၅၃		

၇၅၄။ ။ (၁) တိုင်းပြည်အုပ်ချုပ်ရေးတွင် အိန္ဒိယ နိုင်ငံတော်မှ မြန်မာနိုင်ငံတော်ကိုခွဲ၍လိုက်လျှင်။ မြန်မာနိုင်ငံတော်အတွင်း တိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့၏အလုပ်ကိုမည်သည့်နည်းထိခိုက်ခြင်းရှိပါမည်နည်း။

(၂) ထိုသို့ထိခိုက်ခြင်းရှိမည်ဖြစ်ပါလျှင်။ ၎င်းတိုင်းရင်းသားဘန် အလုပ်လုပ်သူတို့က မည်သို့ပြုလုပ်ကြမည်လက္ခဏာရှိပါသလဲ။

တိုင်းရင်းသားဘန်အလုပ်တိုးတက်ဖြစ်ထွန်းအောင်ပြုလုပ်ခြင်း။

၇၅၅။ ။ (၁) တိုင်းရင်းသားဘန်အလုပ်ကိစ္စမှာ။ တိုင်းပြည်ကလိုသလောက်ကြေကပ်ဖွယ်တိုးတက်ဖြစ်ထွန်းအောင်အလိုအလျောက်စွမ်းဆောင်နိုင်ပါသလား။

(၂) ထိုကဲ့သို့တိုးတက်ဖြစ်ထွန်းအောင် မည်သည့်နည်းများအရ။ စတင်ကြံစည်အားထုတ်သင့်ပါသလဲ။

၇၅၆။ ။ သင်၏မြို့ရွာဒေသအတွင်းရှိတိုင်းရင်းသား ဘန်အလုပ်ကိစ္စမှာ။ မြန်မာနိုင်ငံတော်အတွင်း။ သို့မဟုတ်အပင်္ဂလိပ်ရှေ့ရောင်းဝယ်ရာဌာနကြီးများနှင့် တနည်းနည်း ဆက်သွယ်ခြင်းရှိပါသလား။ ရှိလျှင်။ မည်သို့ဆက်သွယ်ပါသနည်း။ ထိုသို့ဆက်သွယ်ခြင်းမရှိလျှင်။ ဆက်သွယ်ခြင်းရှိအောင် (၁) ဖြစ်စေနိုင်ပါမည်လား။ (၂) သို့ပြုလုပ်ရန်လိုအပ်ပါသလား။

၇၅၇။ ။ (၁) တိုင်းရင်းသားဘန် အလုပ်ကိစ္စနှင့် ငွေရောင်းဝယ်ရာ ဌာနကြီးများ တိုး၍ဆက်သွယ်ခြင်းရှိအောင်ပြုလုပ်ရန်ရည်ရွယ်၍။ ဆိုလတ္တံ့သောမည်သည့် အကြံအစည် များကိုသင်ကသဘောတူပါသလဲ။ အကြံအစည် အသီးသီးအကျိုးအပြစ်များကို သင်ထင် မြင်သည့်အတိုင်းဖော်ပြပါ။

(က) ယခုအခါဘန်ခွဲမရှိသည့်စီရင်စုနယ်တိုင်း၌။ အချို့သော အစုစပ်ဘန်များ၏ ဘန်ခွဲတခုစီတည်ထောင်ခြင်း။ (အောက်ပါမေးခွန်းနံပါတ် ၇၅၈ ကို ကြည့်ပါ။)

(ခ) ယခုအခါအစုစပ်ဘန်တစုံတရာ၏ဘန်ခွဲမရှိသည့် စီရင်စုနယ်တိုင်းတွင်။ ရပ် ကွက်ဆိုင်ရာအဖွဲ့အချုပ်လူကြီးစုနှင့်ရပ်ကွက်ဆိုင်ရာအစုစပ် ဘန်တ ခုတည်ထောင်ခြင်း။ (အောက်ပါမေးခွန်းနံပါတ် ၇၅၈ ကိုကြည့်ပါ။)

(ဂ) ဆိုင်ရာမြို့ရွာဒေသရှိတိုင်းရင်းသားဘန်အလုပ်လုပ်သူတို့အားကြီးကြပ်စေ၍ အစုစပ်ဘန်များ။ သို့မဟုတ်အိန္ဒိယအင်စီရိယယ် ဘန်ဆိုင်ရာ ကိုယ်စား လှယ်အလုပ်တိုက်များတည်ထောင်ခြင်း။

(ဃ) ဆိုင်ရာမြို့ရွာဒေသ အသီးသီးရှိတိုင်းရင်းသား ဘန်အလုပ်လုပ်သူတို့၏ အ လုပ်ကို။ ၎င်းသူတို့ကပိုင်ဆိုင်ကြီးကြပ် အုပ်ချုပ်ရမည်ဖြစ်သော အစုစပ် ဘန်များအဖြစ် ပေါင်းစပ် ဖွဲ့စည်းခြင်း။ (အောက်ပါ မေးခွန်းနံပါတ် ၇၅၉ ကိုကြည့်ပါ။)

(၂) ၎င်းရည်ရွယ်ချက်အတိုင်းဖြစ်မြောက်စေရန် အခြားအကြံအစည်များကို အကြံ ဉာဏ်ပေးပြီးလျှင်၎င်းတို့အကျိုးအပြစ်များကိုဖော်ပြပါ။

(၃) ယခုစုံစမ်းမေးမြန်းချက်များဆိုင်ရာယခုအခန်းအဆုံးရှိမှတ်ချက်တွင်ဖော်ပြထား သည့်ကွန်မန်ဒစ် ခေါ်နည်းစနစ်မျိုးတစုံတရာကိုအသုံးပြုခြင်းအားဖြင့်။ ၎င်းအကြံအစည်တ စုံတရာမှာတိုးတက်ကောင်းမွန်လာပါမည်လား။

(၄) ၎င်းအကြံအစည်တစုံတရာမှာ။ (က) ဘန်အချင်းချင်းအတူအပြိုင်အားကြီးခြင်း ကြောင့်သော်၎င်း။ (ခ) တဦးတည်းလုပ်ကိုင်ခွင့်ရခြင်းကြောင့်သော်၎င်း။ ဘေးအန္တရာယ် များ။ သို့မဟုတ်အခက်အခဲများ။ တွေ့ကြုံရန်ရှိပါမည်လား။

(၅) ယခုအကြံဉာဏ်ပေးသည့် အကြံအစည်များအရ ဖွဲ့စည်း တည်ထောင်မည်ဖြစ် သောဘန်သစ်များမှာ။ ၎င်းတို့ဖွဲ့စည်းတည်ထောင်ကျိုးနပ်အောင်။ အလုပ်လုံလောက်စွာရရှိ ရန်ပြုနိုင်ကြပါမည်လား။

(၆) ယခုမေးခွန်းပဌမအပိုဒ်တွင်ဖော်ပြသည့်။ သို့မဟုတ် ဒုတိယနှင့် တတိယအပိုဒ် များကိုသင်မြေဆိုရာတွင်အကြံဉာဏ်ပေးသည့် အကြံအစည်အားလုံးအနက်။ မည်သည့်အ ကြံအစည်ကိုသင်ကသာ၍နှစ်သက်ပါသနည်း။

၇၅၈။ ။ မေးခွန်းနံပါတ် ၇၅၇ ပါအကြံအစည် (က)။ သို့မဟုတ် (ခ) ကိုလိုက် နာလျှင်။ အောက်ပါဘေးအန္တရာယ်တရပ်ရပ်မှာ။ အကြီးအကျယ်ရှိပါမည်လား။ ၎င်းဘေး အန္တရာယ်အသီးသီးကိုမည်သည့်နည်းဖြင့်ရှောင်ကြဉ်နိုင်ပါမည်နည်း။

(က) အတူအပြိုင်ပြုလုပ်ခြင်းအားဖြင့်။ အစုစပ်ဘန်ကတိုင်းရင်းသားဘန် အလုပ် လုပ်သူတို့ကိုမျက်ဆီးလွှမ်းမိုးခြင်းပြုမည့်ဘေးအန္တရာယ်။

- (ခ) တိုင်းရင်းသားဘန် အလုပ် လုပ်သူတို့၏ ဒေသန္တရ ဗဟုသုတ အကြားအမြင်အတွေ့အကြုံများကို။ အစုစပ်ဘန်က သင့်လျော်စွာ အသုံးပြုမည့် ဘေးအန္တရာယ်။
- (ဂ) အစုစပ်ဘန်မှာ။ ဆိုင်ရာမြို့ရွာဒေသအတွင်း။ ငွေအပ်မည့် သူတို့၏ ယုံကြည်အားထားခြင်းရှိစေရအောင်မပြုလုပ်နိုင်မည်ဘေးအန္တရာယ်။
- (ဃ) အစုစပ်ဘန်တစ်ခုတရာ၏သေးငယ်သည့်အရပ်ဒေသရှိ ရပ်ကွက်ဆိုင်ရာဘန်ခွဲမှာ။ ၎င်းထံအပ်နှံသည့် ငွေများကို။ ဆိုင်ရာမြို့ရွာ ဒေသအတွင်း ထုတ်ချေးခြင်းမပြုဘဲ။ အကြီးအကျယ်အရောင်းအဝယ်ပြုလုပ်သည့် အရပ်ဒေသတွင်ထုတ်ချေးရန်အလို့ငှာ။ ၎င်းအစုစပ်ဘန်ကြီးရှိရာမြို့မသို့လွှဲပြောင်းပေးမည့်ဘေးအန္တရာယ်။

၇၅၉။ ။ မေးခွန်းနံပါတ် ၇၅၇ ပါအကြံအစည် (ဃ) နှင့်စပ်လျဉ်း၍။ တိုင်းရင်းသားဘန်အလုပ်ကိစ္စများတွင်အစုစပ်တွဲဘက်ပါဝင်သူများ။ သို့မဟုတ်ပိုင်ရှင်များမှာ။ အိုးအိမ်မကွဲသည့်ဟိန္ဒူလူမျိုးအိမ်ထောင်သားစုများတွင်ပါဝင်သူတို့ဖြစ်လျှင်။ ထိုကဲ့သို့အလုပ်ကိစ္စများပေါင်းစပ်ခြင်းကိုစီမံရာ၌ အခက်အခဲရှိကြောင်း ပြောကြားကြလေသည်။ ၎င်းအခက်အခဲမှာ။ ဟိန္ဒူလူမျိုးလူစားအားလုံး (အထူးအားဖြင့် ချစ်တီးများအတွက်မူချ ရှိပါသလား။) ၎င်းအခက်အခဲကို။ မည်သည့်နည်းအောင်မြင်နိုင်ပါမည်နည်း။

၇၆၀။ ။ (၁) တိုင်းရင်းသားဘန်အလုပ်ကိစ္စနှင့်ငွေရောင်းဝယ် ရာဋ္ဌာနကြီးများအချင်းချင်းဆက်သွယ်ခြင်းရှိအောင်စီမံလုပ်ကိုင်မည်ဟုယူဆလျှင်။ ဘန်အလုပ်ကိစ္စတွင်ပါဝင်လုပ်ကိုင်ကြသည့်အရပ်ရပ်သောသူတို့တဦးနှင့်တဦးစည်းလုံး ညီညွတ်ရှိကြစေရန်။ ဗဟိုအရန်ဘန်တခု တည်ထောင်ရန် သင့်လျော်။ သို့မဟုတ် မူချလိုအပ်သည်ဟု သင်ထင်မြင်ပါသလား။

(၂) သို့ထင်မြင်လျှင်။ တိုင်းရင်းသားဘန်များကို။ ၎င်းဗဟိုအရန်ဘန်နှင့် တိုက်ရိုက်ဆက်သွယ်ထားသင့်ပါသလား။ သို့မဟုတ်မည်သည့်နည်းဆက်သွယ် ထားသင့် ပါသလဲ။ မေးခွန်းနံပါတ် ၇၅၇ ပါအကြံအစည်(ဂ) သို့မဟုတ်အကြံအစည်(ဃ) အတိုင်းပြုလုပ်ဆောင်ရွက်လျှင်။ သင်၏အဖြေကိုမည်သို့ထိခိုက်ပါသနည်း။

၇၆၁။ ။ ဗဟိုအရန်ဘန်ကပေးချေရန်ရှိသည့် ငွေအောက် လျော့ပေါ့ခွန်ခံ၍ ငွေများထုတ်ပေးရန်သင့်လျော်သောအရောင်း အဝယ်ဆိုင်ရာ ငွေလွှဲလက်မှတ်များဦးရေကို မည်သည့်နည်းတိုးတက်အောင်ပြုလုပ်နိုင်ပါမည်နည်း။

၇၆၂။ ။ တိုင်းပြည်အုပ်ချုပ်မှုတွင်အိန္ဒိယနိုင်ငံတော်မှမြန်မာနိုင်ငံတော်ကို ခွဲခွါလိုက်လျှင်။ မေးခွန်းနံပါတ် ၇၅၅ မှ ၇၆၁ ထိ အပါအဝင်ဖြစ်သောမေးခွန်းများအနက် မည်သည့်မေးခွန်းအတွက်မဆိုဖြေဆိုသည့်သင်၏ အဖြေများတွင်။ မည်သည့် ပြောင်းလဲချက်များကိုသင်ပြုလုပ်လိုပါသလဲ။

၇၆၃။ ။ သင်သည်အခန်း ၈ တွင်မေးခွန်းနံပါတ် ၈၀၁ ကိုဖြေဆိုခြင်း မပြုလျှင်။ ဤနေရာတွင်။ ၎င်းမေးခွန်းနံပါတ် ၈၀၁ ကိုဖြေဆိုပါ။

မှတ်ရန်အချက်။ ။ ကွန်မန်ဒစ် နည်းစနစ်အကြောင်း။

ရိုးရိုးဖြစ်သောကွန်မန်ဒစ် နည်းစနစ်မျိုးမှာ။ အိန္ဒိယကုမ္ပဏီအက်ဥပဒေပုဒ်မ ၇၀ ဆိုင်ရာနည်းစနစ်အတိုင်းပင်ဖြစ်သည်။ ၎င်းပုဒ်မအရ။ တာဝန်ကန်သတ်ထားသည့် ကုမ္ပဏီတစ်

တရာတွင် အအုပ်အချုပ်လူကြီးတဦးတယောက်။ သို့မဟုတ် လူကြီးအားလုံးတို့၏ တာဝန်မှာ အကုန်အသတ်မရှိစေရဟူ၍ သင်းဖွဲ့ မှတ်တမ်းအရပြဋ္ဌာန်းခြင်းရှိလျှင်။ အကုန်အသတ်မရှိစေကြောင်းဖြင့်ပြဋ္ဌာန်းထားလေသည်။ ဂျာမဏီပြည်တွင် အကြီးဆုံးဘန်လေးခုအနက် နှစ်ခုဖြစ်သောဒစ်-စ်ကွန်တို-ဂေဆယ်ရှတ်ဘန်နှင့် ဒစ်စတတ်တားအန်နေရှင်နယ် ဘန်တို့သည်။ ဤနည်းစနစ်ကိုအသုံးပြုလေသည်။ အစုစပ်တွဲဘက်ပါဝင်သောအအုပ်အချုပ်လူကြီးတို့မှာ။ အကုန်အသတ်မထားသောတာဝန်ရှိပြီးလျှင်။ လစာငွေမရကြချေ။ သို့သော်လည်း အစုရှင်တို့အတွက်ရာခိုင်နှုန်း ၄ ကျွဲအမြတ်ဝေစုကို။ သီးသန့်ထားပြီးနောက်။ အမြတ်အစွန်းတွင် ရာခိုင်နှုန်း ၂၀ ထိဝေစုရကြလေသည်။ အမြတ်အစွန်းအားလုံးကိုဝေခွဲခြင်း မပြုသေးမှီ။ သီးသန့်ထားသည့်ရန်ပုံငွေမှာ။ အစုရှင်းငွေ၏ ၃ ပုံ ၁ ပုံပြည့်ရှိခြင်းရှိစေရန် တရားဥပဒေအရလိုအပ်လေသည်။

ဂျာမဏီပြည်တွင်အသုံးပြုသည့်အခြားနည်းစနစ်တမျိုးမှာ။ အစွန်အဖျားကျသောအရပ်ဒေသတွင်ဘန်ခွဲဖွင့်လှစ်မည့်အစာ။ ၎င်းအရပ်ဒေသတွင်ရှိသည့် ကိုယ်ပိုင်ဘန်တခုတွင်။ ဘန်ကြီးတခုက။ အအုပ်အချုပ်စီမံရေးတွင်မပါသည့်ကုန်ဘက်အဖြစ်ကန့်သတ်ထားသည့် တာဝန်နှင့်ကူညီဆောင်ရွက်သည့် နည်းစနစ်ဖြစ်သည်။ ၎င်းနည်းစနစ်၏ရည်ရွယ်ချက်မှာ။ ဆိုင်ရာဘန်ခွဲများကဘန်ကြီးအပေါ်တွင်တာဝန်ဖြစ်စေနိုင်သည့်အတိုင်း။ ၎င်းတာဝန်မျိုးကိုဖြစ်စေနိုင်သောအဖွဲ့များဦးရေနည်းပါးခြင်းရှိအောင် ကန့်သတ်ထားရန်ဖြစ်သည်။ သို့သော်လည်း ၎င်းအဖွဲ့များနှင့်ဘန်ခွဲအခြေအနေကျပြားခြားနားခြင်းမှာ။ သရုပ်သဏ္ဌာန်သာဖြစ်ကြောင်း။ ၎င်းပြင်ခေါင်းဆောင်ဘန်ကြီးမှာ။ ဘန်ခွဲကိုလျစ်လျူစွန့်ပစ်ထားနိုင်ဘိသကဲ့သို့။ ကွန်မန်ဒစ်ဘန် (၎င်းမှာ။ ရပ်ကွက်ဆိုင်ရာဘန်ဖြစ်သည်။) ကိုလည်း လျစ်လျူစွန့်ပစ်ထားနိုင်ကြောင်း။ ကွန်မန်ဒစ်နှင့်စပ်လျဉ်း၍။ ဘန်ခွဲအတွက်မပေါ်ပေါက်သောအခက်အခဲများ အများအပြားမှာပေါ်ပေါက်ကြောင်းကိုအထူးပြောဆိုကြလေသည်။ (ဘန်ခွဲနှင့်နှိုင်းယှဉ်လျှင်။) ကွန်မန်ဒစ်ဘန်၏ဒေသန္တရ ဗဟုသုတနှင့်အလုပ်အဆက်အသွယ်များအတွက်။ ခေါင်းဆောင်ဘန်ကြီးကရရှိသောအကျိုးကျေးဇူးများသည်ထင်သလောက်မများကြောင်းကို အချို့ကပြောဆိုကြလေသည်။ သို့ရာတွင်အခြားသူတို့က။ ဆိုင်ရာမြို့ရွာဒေသရှိအအုပ်အချုပ်လူကြီး၏အထူးဖြစ်သောအသိအမြင်ဗဟုသုတမှာများစွာ အဘိုးထိုက်တန်ကြောင်း။ ၎င်းပြင်၎င်းလူကြီး၏ကန့်သတ်မရှိသောတာဝန်ကြောင့်။ ၎င်းလူကြီးအား။ ဘန်ကိုအုပ်ချုပ်ရာ၌။ ဘန်ခွဲကိုကြီးကြပ်အုပ်ချုပ်သူထက်ပင် ပိုမိုသတိပြုစေအောင် ပြုလုပ်တတ်ကြောင်းများကို ပြောဆိုကြသည်။ စင်စစ်သိရှိရသောအချက်မှာ။ ၎င်းနည်းစနစ်သည်ဂျာမဏီပြည်တွင်နှစ်ပေါင်း ၇၀။ သို့မဟုတ် ၇၀ ထက်ကျော်လွန်၍ဆက်လက်တည်ရှိပြီးဖြစ်သည့်အကြောင်းပင်တည်း။

အောက်တိုဘာလအတွင်း။ ခူချေဘန်ကို။ အထက်ဗေပီပြရာပါ ကွန်မန်ဒစ်နည်းစနစ်အတိုင်းကြီးကြပ်အုပ်ချုပ်သည့်။ ဒစ်-စ်ကွန်တို ဂေဆယ်ရှတ်ဘန်နှင့်ပေါင်းစပ်မည်။ မပေါင်းစပ်မည်ကိုအပြီးသတ်ဆုံးဖြတ်ချက်ချမည်ဟူ။ ၁၉၂၉ခုနှစ်။ စက်တဘာလ ၂၄ ရက်နေ့ထုတ်ရန်ကုန်ဂေဇက်သတင်းစာတွင်ရေးသားပါရှိလေသည်။

ပြင်သစ်ပြည်တွင်။ ဆိုစိုဗ်ရက်တီအင်ကွန်မန်ဒိုက်ဆိုသည့်စကားရပ်မှာ။ အင်္ဂလိပ်လူမျိုးတို့တရားဥပဒေတွင်ကန့်သတ်ထားသည့်အစုစပ်တွဲဘက်ပါဝင်သူအဖြစ်ဆိုသည့်စကားရပ်နှင့်အတူတူပင်ဖြစ်ဟန်ရှိသည်။ ကွန်မန်ဒစ်တရားဆိုသည်မှာ။ အလုပ်စီမံ အုပ်ချုပ်ရာ၌ပါဝင်မပြုဘဲ။ အစုရှင်းငွေထဲတွင်မိမိထည့်သွင်းသည့်ငွေအထိသာ။ ဆုံးပါးသည့်အချက်များတွင်တာဝန်ခံရခြင်းရှိသော။ အစုစပ်တွဲဘက်ပါဝင်သူဖြစ်သည်။ ၎င်းမှာ။ အင်္ဂလိပ်ပြည်၌တာဝန်ကန့်သတ်ထားသည့်အစုစပ်တွဲဘက်ပါဝင်သူနှင့်အတူတူပင်ဖြစ်သည်။

ဇာတိမဟီပြည်တွင်။ ဖွဲ့စည်းတည်ထောင်ပြုလုပ်ထားကြသည့်နည်းအတိုင်း။ အိန္ဒိယပြည်တွင်လည်းလိုက်နာ ပြုလုပ်သင့်ကြောင်းဖြင့်။ မစ္စတာ။ ဘီ။ ဘီ။ သာကူကထောက်ခံပြောဆိုလေသည်။ (၎င်းသူရေးသားသည့် “အိန္ဒိယနိုင်ငံတော်ဆိုင်ရာ ဘန်အလုပ်စီမံဆောင်ရွက်လုပ်ကိုင်ရေး” ဆိုသောစာအုပ်။ စာမျက်နှာ ၃၅၂။ က ၃၅၄ ထိများကိုကြည့်ပါ။)

**အခန်း ၈။ အစုစပ်ဘန်အလုပ်အကြောင်း။**

၈၀၁။ ။ (၁) တောကျေးလက်တွင်ဘန်ခွဲများထားသည့် အနည်းငယ်သော ဘန်ကြီးများသာရှိသည့် နည်းစနစ်နှင့်တသီးပုဂ္ဂလဖြစ်သော ရပ်ကွက်ဆိုင်ရာ ဘန်များရှိသည့် နည်းစနစ်နှင့်ယှဉ်လျှင်။ မြန်မာနိုင်ငံတော်အတွင်းအကျိုးကျေးဇူးမည်သည့်နည်းစနစ်ကပိုမိုများခြင်းရှိကြောင်းနှင့်စပ်လျဉ်း၍သင်၏ထင်မြင်ချက်များမည်သို့ရှိပါသနည်း။ (က) တဦးတည်းသောအလုပ်လုပ်ကိုင်နိုင်ခြင်း။ (ခ) အလွန်အမင်းတူပြိုင်၍အလုပ်လုပ်ကိုင်ခြင်း။ ၎င်းပြင် (ဂ) အရန်ထားသည့် ငွေများကစဉ်ကရရှိနေခြင်းဆိုင်ရာ အပြစ်များကို။ သင်ကမည်သည့်နည်းဖြင့်တားမြစ်ပါမည်နည်း။

(၂) အစုစပ်ဘန်အလုပ်ကို။ ရန်ကုန်မြို့အပသို့ ပုံနှံအောင် ပြုလုပ်ခြင်းကိုအစပြုရန် သင်ကအကြံပေးပါသလား။ ၎င်းကိစ္စကိုမည်သည့်နည်းဖြင့် အကောင်းဆုံးဆောင်ရွက်နိုင်ပါမည်နည်း။ ချစ်တီးများ၎င်းကိစ္စကိုဆောင်ရွက်မည်ဟုသင်ကအားကိုးပါသလား။ (မေးခွန်းနံပါတ် ၇၅၅ က ၇၆၂ ထိများကိုကြည့်ပါ။)

၈၀၂။ ။ ဘန်အလုပ်ကို။ တရားဥပဒေအရစည်းမျဉ်းသတ်မှတ်ထားရန် အိန္ဒိယနိုင်ငံတော်တွင် ပြုလုပ်ပြီးဖြစ်သော ဆိုလတ္တီသည့်စီမံချက်များကို။ မြန်မာနိုင်ငံတော်အဘို့ရည်စောင်၍အချေအတင်နှီးနှောပြောဆိုရာ၌။ သင်တတ်နိုင်သ၍ကူညီပြောဆိုပါ။ အထူးအားဖြင့်။ ၎င်းစီမံချက်များကို။ မြန်မာနိုင်ငံတော်နှင့်သက်ဆိုင်စေနိုင်မည့် သင်သဘောကျသောပုံအမျိုးအစားကိုထင်လင်းအောင်ပြုလုပ်၍။ မြန်မာနိုင်ငံတော်အတွက်သင် အကြံဉာဏ်ပေးသည့်အထူးအချက်များမှာမည်သို့အကျိုးသက်ရောက်ခြင်းရှိ၍။ မြန်မာနိုင်ငံတော်အတွက်အထူးစီမံဆောင်ရွက်ရန်မည်သည့်အကြောင်းကြောင့်လိုအပ်ကြောင်းများကို ရှင်းလင်းဖော်ပြပါ။ အိန္ဒိယနိုင်ငံတော်အတွင်းအစုစပ်ဘန်အလုပ်ကိုအခြားစည်းမျဉ်းသတ်မှတ်ထားခြင်းများမှာ။ မြန်မာနိုင်ငံတော်တွင် အထူးပုံအမျိုးအစားဖြင့် ဖြစ်သင့်ကြောင်းသင်ကထင်မြင်လျှင်။ အထက်နည်းအတိုင်းအကျယ်ဖော်ပြပါ။ ၎င်းစီမံချက်များတွင် “အိန္ဒိယနိုင်ငံတော်” ဆိုသည့်စကားရပ်တွင်။ “မြန်မာနိုင်ငံတော်” ပါဝင်သည်။ ၎င်းပြင် “အိန္ဒိယတိုင်း သား” ဆိုသည့်စကားရပ်တွင်။ မြန်မာနိုင်ငံတော်အတွင်း တိုင်းရင်းသားလူမျိုးများနှင့်အိန္ဒိယနိုင်ငံတော်အတွင်း” အခြားအရပ်ဒေသရှိလူမျိုးများလည်းပါဝင်သည်ကို သတိပြုပါ။ သင်၏အဖြေတွင်။ “မြန်မာလူမျိုး” ဆိုသည့်စကားတွင်။ မြန်မာနိုင်ငံတော်အတွင်း တိုင်းရင်းသား လူမျိုးအားလုံးနှင့်မြန်မာနိုင်ငံတော်တွင်အမြဲနေထိုင်သည့် အိန္ဒိယတိုင်းသား။ ဥရောပတိုက်သား။ သို့မဟုတ် အခြားလူမျိုးများအားလုံးလည်းပါဝင်သည်ဟု ယူဆလိမ့်မည်။ ကွဲပြားခြားနားသော အဓိပ္ပာယ်ဖြင့်။ ၎င်းစကားရပ်ကိုသင်ကအသုံးပြုလိုလျှင်။ ထိုသို့အသုံးပြုလိုကြောင်းပြောဆိုပါစီမံချက်များမှာ။ အောက်ပါအတိုင်းဖြစ်သည်။

(က) အိန္ဒိယနိုင်ငံတော်တွင်အစုစပ်ဘန်များဖွဲ့စည်းတည်ထောင်ခွင့်ကို။ အိန္ဒိယတိုင်းသားတို့ကိုသာသီးသန့်ပေးထားရန်။

(ခ) အစုငွေရှင်းအတွက်အနည်းဆုံးသတ်မှတ်ထားသည့်ငွေအထိ။ အစုဝင်ငွေရရှိပြီးဖြစ်စေရန်။ (ဂရုပြုရန်—ဘန်ကလုပ်ကိုင်ရန် ကြံရွယ်သည့်လုပ်ငန်း

အလိုက်နှုန်းစာရင်းအရ။ အနည်းဆုံးငွေကို သတ်မှတ်ခွင့် ရသည့် နှုန်း  
စာရင်းတခုကိုအကြံဉာဏ်ပေးပါ။)

- (ဂ) အစုများအတွက်သတ်မှတ်ထားသည့် အချိုးအစားအောက်မလျော့စေဘဲ။  
အိန္ဒိယတိုင်းသားတို့ကိုသာ အစုဝင်ငွေထည့်သွင်းခွင့်ပေးရန်။ (ဂရပြု  
ရန်။—မည်သည့်အချိုးအစားကို သင်ကအကြံဉာဏ်ပေးပါသလဲ။)
- (ဃ) အအုပ်အချုပ်လူကြီးတို့အတွက် သတ်မှတ်ထားသည့်အချိုးအစား။ သို့မ  
ဟုတ်ဦးရေအောက်မလျော့စေဘဲ။ အိန္ဒိယတိုင်းသားများမှာ အအုပ်အ  
ချုပ်လူကြီးများဖြစ်ကြစေရန်။ (ဂရပြုရန်။—မည်သည့် အချိုးအစား။  
သို့မဟုတ်ဦးရေကိုသင်ကအကြံဉာဏ်ပေးပါသလဲ။)
- (င) အအုပ်အချုပ်လူကြီးတို့အတွက်အချိုးအရည်အချင်းများကို ပြဋ္ဌာန်းသတ်  
မှတ်။ (ဂရပြုရန်။—မည်သည့် အရည် အချင်းများကို သင်ကအကြံ  
ဉာဏ်ပေးပါသလဲ။)
- (စ) အချို့အအုပ် အချုပ်လူကြီးတို့ကို။ ငွေအပ်သူတို့က ရွေးကောက် တင်  
မြှောက်ရန်။
- (ဆ) ဘန်နှစ်ခုအတွက်ထက်ပို၍။မည်သူမျှအအုပ်အချုပ်လူကြီးမပြုမလုပ်ရန်။
- (ဇ) ဘန်အသီးသီးမှာ။ တောင်းခံလာလျှင် ပေးရမည့်ငွေများ၏ရာခိုင်နှုန်း ၂၀။  
၁၅ ရက်အတွင်းပေးချေရန်ရှိသည့်အပ်ငွေများ။ ၎င်းပြင်အခြားအပ်  
ငွေအားလုံး၏ရာခိုင်နှုန်း ၅ နှင့်ညီမျှသော အရန်ငွေကို အခါခပ်သိမ်း  
ထားရှိစေသင့်သည်။
- (ဈ) အနည်းဆုံးအရန်ငွေ၏ သုံးပုံတပုံကို။ ဆိုင်ရာဘန်၏ ဘဏ္ဍာခန်းများတွင်  
သိမ်းဆည်းထားရန်။ ယင်းသို့သိုမှီးမထားသည့် အရန်ငွေ၏သုံးပုံနှစ်ပုံ  
ကို။အထက်ခေါင်းဆောင်ဘန်။ သို့မဟုတ်၎င်းဘန်၏ ကိုယ်စားလှယ်  
ထံတွင်သော်၎င်း။ ရပ်ကွက်ဆိုင်ရာ ငွေစာရင်းရှင်းပေးသည့် ဘန်တွင်  
သော်၎င်း။သိမ်းဆည်းထားရန်။၎င်းပြင် (၎င်းအရန်ငွေအားလုံး၏သုံး  
ပုံတပုံထက်မကျော်သော) လက်ကျန်ငွေကို။ တောင်းခံသည့် အခါ  
ထုတ်ပေးရန်အပ်ငွေများအဖြစ်။ အခြားဘန်များတွင် အပ်နှံထားရန်။  
(တောင်းခံသည့်အခါထုတ်ပေးရန် အပ်ငွေများစုစုပေါင်းကို ရေတွက်  
ရာ၌။အခြားဘန်များသို့ပေးရန်ရှိသည့်ငွေကျန်များကိုခုနှိမ်ရမည်။)
- (ည) ဘန်တိုင်းမှာ။အရန်ငွေမှတပါး။တောင်းခံလာလျှင်ပေးရမည့် ငွေများ၏ရာ  
ခိုင်နှုန်း ၃၀။ ၁၅ ရက်အတွင်းပေးချေရမည့် အပ်ငွေများ။ ၎င်းပြင်အ  
ခြားအပ်ငွေအားလုံး၏ရာခိုင်နှုန်း ၁၀ နှင့်ညီမျှသည့်။ (ရွှေပေါင်ငွေ  
ပေါင်နှင့်ထုတ်ချေးသည့် ငွေများပါဝင်စေလျက်။) အလွယ်တကူအ  
သုံးပြုနိုင်သောကြေးငွေပစ္စည်းများထားရှိရန်။
- (ဋ) မြန်မာနိုင်ငံတော်အပါအဝင်ဖြစ်သည့်) အိန္ဒိယနိုင်ငံတော်အတွင်းရှိ ဘန်  
အားလုံးက။၎င်းတို့၏ နှစ်စဉ်အသားတင်အမြတ်ငွေများရာခိုင်နှုန်း ၅  
ကျ။ခိုင်လုံခြင်းဖြစ်စေရအောင်ဖွဲ့စည်းထားသည့်ရန်ပုံငွေသို့ ထည့်သွင်း  
ကြစေရန်။၎င်းရန်ပုံငွေမှထိတ်လန့်ဘွယ်အကြောင်းဖြစ်သည့်အခါများ။  
ငွေကြေးကြပ်တည်းကြသည့်အခါများတွင်။ ဘန်များသို့ ငွေများထုတ်

ချေးမည့်ပြင်။ဘန်များ၏မြီရှင်များအခြေအနေတိုးတက် ကောင်းမွန်စေရန်လည်းငွေများထုတ်ချေးလိမ့်မည်။

(င) အစုစပ်ဘန်များကို။၎င်းကိစ္စအတွက်အထူးစီမံပြုလုပ်ထားသည့် အစိုးရမင်းတို့ဌာနတရပ်က။အချိန်မှန်မှန်စစ်ဆေးခြင်း။ငွေစာရင်းစစ်ခြင်းမပြုမလုပ်ဘဲမနေရအောင်စီမံထားရန်။ ၎င်းဌာနအတွက်ကုန်ကျသော စရိတ်အတွက်။ဘန်များက၎င်းတို့ အသားတင်အမြတ်ငွေများ၏ ရာခိုင်နှုန်း ၃ ကျန့်ညီမျှသော စစ်ဆေးမှုဆိုင်ရာအခွန် ပေးဆောင်ရန်။ ၎င်းပြင်အစိုးရမင်းတို့က လူအများအကျိုးငှါ ၎င်းစရိတ်အတွက် ကျန်လိုငွေကို ကျခံရန်။

၈၀၃။ ။မြန်မာနိုင်ငံတော်အတွင်းငွေလွှဲဘန်များကို။ မေးခွန်းနံပါတ် ၈၀၂ ပါစီမံချက်များတစုံတရာမှကင်းလွတ်ခွင့်ပေးထားသင့်ပါသလား။ ပေးထားသင့်လျှင်။ မည်သည့်စည်းကမ်းအချက်များထား၍သို့ပေးထားသင့်ပါသလဲ။

၈၀၄။ ။အုပ်စိုးရေးနှင့်စပ်လျဉ်း၍။ မြန်မာနိုင်ငံတော်ကိုခွဲခြားလိုက်လျှင်။ မေးခွန်းနံပါတ် ၈၀၁။၈၀၂။၈၀၃ များအရသင်၏အဖြေများတွင်မည်သည့်ပြောင်းလဲ ဖြေဆိုရန်အချက်များရှိပါမည်နည်း။ ၎င်းအခါအထက်ခေါင်းဆောင်ဘန်မှူးမည်သို့ ဖြစ်သင့်ပါသနည်း။ (သို့ခွဲခြားထားမည့်မြန်မာနိုင်ငံတော်မှာ။မည်သည့်ကြေးငွေမျိုးများထားရှိသင့်သည်ကိုစဉ်းစားပါ။)

၈၀၅။ ။မြန်မာနိုင်ငံတော်အတွင်းအစုစပ်ဘန်များနှင့်။ (က) ချစ်တီးများ။ (ခ) အခြားတိုင်းရင်းသားဘန်အလုပ်လုပ်သူများ။ ငွေချေးစားသူများ။ (ဂ) သမဝါယမဘန်များ။မည်သို့ဆက်သွယ်ခြင်းများရှိပါသလဲ။၎င်းဆက်သွယ်ခြင်းများကို တနည်းနည်းဖြင့်တိုးတက်ဖြစ်ထွန်းစေအောင်ပြုလုပ်နိုင်လျှင်။ ယေဘုယျအားဖြင့်မြန်မာနိုင်ငံတော်မှာ အကျိုးကျေးဇူးခံစားရပါမည်လား။ မည်သည့်နည်းဖြင့် သို့တိုးတက်ဖြစ်ထွန်းစေအောင် စတင်ဆောင်ရွက်သင့်ပါသနည်း။

### အခန်း ၉။ ။သမဝါယမဘန်များနှင့်အသင်းများအကြောင်း။

လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်း။ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေများ။

(မေးခွန်း ၁ က ၁၃ ထိများကိုကြည့်ပါ။)

မှတ်ရန်။ ။ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေများမှာ။ လယ်ယာစိုက်ပျိုး လုပ်ကိုင်သူတစ်ဦးတယောက်က။ (လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ရေး။သို့မဟုတ်အိမ်မှုအတွက်ကုန်ကျစရိတ်များနှင့်စပ်လျဉ်းသည့်) ကိစ္စတစုံတရာအတွက်ချေးယူ၍။ လာမည့်သီးနှံပေါ်ချိန်၌။ပြန်၍ဆပ်ပေးရန်ငွေထုတ်ချေးသူကမြော်လင့်သည့်ချေးငွေများဖြစ်သည်။

၉၀၁။ ။(၁) သမဝါယမငွေချေးအသင်းများရှိသော ဒေသများရှိလယ်ယာလုပ်ကိုင်သူအချို့တို့သည်။ ဤအသင်းမျိုးသို့မပါမဝင်ကြဘဲ။ ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေများကိုချေးယူရန်သာ၍နှစ်သက်ကြပါသလား။

(၂) ဤနည်းကိုမည်သည့်အတွက်ကြောင့်။၎င်းတို့သာ၍နှစ်သက်ကြပါသနည်း။

(၃) မည်ကဲ့သို့သောအခြားအကျိုးအပြစ်များကို။၎င်းတို့တွေ့ကြရပါသနည်း။

(၄) ဤနည်းကိုအကြောင်းတစုံတရာကြောင့်။ မရှောင်မလွှဲသာဘဲ အသုံးပြုကြရပါသလား။၎င်းအကြောင်းများမှာမည်သည့်များပါနည်း။

၉၀၂။ ။(၁) လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်းဆိုင်ရာ သမဝါယမငွေချေးအသင်းသားအချို့တို့သည်။ ၎င်းတို့၏အသင်းပြင်ပမှကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေများကိုချေးယူကြပါသလား။

(၂) မည်သူများထံမှချေးယူကြပါသနည်း။

(၃) အသင်းအပြင်ဘက်မှ။မည်သည့်အတွက်ကြောင့်ချေးယူကြပါသနည်း။

(၄) ဤကဲ့သို့အသင်းအပြင်ဘက်မှချေးယူသောအလေ့အထ၌။မည်သည့်အကျိုးအပြစ်များကိုတွေ့ရှိရကြပါသနည်း။

(၅) ဤနည်းကို အကြောင်းတစုံတရာကြောင့်။ မရှောင်မလွှဲသဘာဝ အသုံးပြုကြရပါသလား။

(၆) ၎င်းတို့သည်။ အသင်းမှ။သီးနှံကိုအခြေပြု၍ ငွေချေးယူကြသည့်ပြင်။အခြားငွေထုတ်ချေးသူများထံမှလည်းထပ်မံချေးယူကြပါသလား။

(၇) အသင်းသားများသည်။ အသင်းပြင်ပမှကောက်ပဲသီးနှံကိုအခြေပြု၍ငွေချေးယူသောအလေ့မှာ။အသင်းများကိုမည်ကဲ့သို့ထိခိုက်စေပါသနည်း။

၉၀၃။ ။(၁) လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်းဆိုင်ရာ သမဝါယမငွေချေးအသင်းများသည်။ ကောက်ပဲသီးနှံကိုအခြေပြု၍ ချေးငွေလျှောက်တောင်းသောအသင်းသားများကိုလုံလောက်စွာထုတ်ချေးပါသလော။

(၂) မည်သည့်အခက်အခဲများနှင့်ချုံ့တံ့ခြင်းများရှိပါသနည်း။ ၎င်းအရာများ မည်သည့်နည်းပပျောက်အောင်ပြုလုပ်သင့်ပါသနည်း။

၉၀၄။ ။(၁) ယခုအခါ၌။ကျေးလက်သမဝါယမငွေစုငွေချေးအသင်းများသည်။ မိမိတို့အသင်းသားများသို့ ထုတ်ချေးလေ့ရှိသော ငွေအားလုံးလောက်ပင်။ဗဟိုဘန်မှချေးယူရရှိကြသည်။ကျေးလက်အသင်းများသည်။မိမိတို့ရင်းနှီးငွေကိုပိုမိုလုံလောက်စွာတိုးတက်ထားလျှင်။သာ၌ကောင်းပါမည်လော။

(၂) ကျေးလက်အသင်းများ၏ရင်းနှီးငွေ။ သို့မဟုတ်ရန်ပုံငွေတိုးတက်လာရန်။မည်သည့်နည်းလမ်းကိုသင်ထောက်ခံချက်ပေးမည်နည်း။

(၃) ကျေးလက်အသင်းများက။ မိမိတို့တစ်စုံတစ်ရာနည်းလမ်းမှ အပ်သောငွေများတိုးတက်ရရှိရန်။မည်သည့်နည်းလမ်းကိုသင်ထောက်ခံချက်ပေးမည်နည်း။

၉၀၅။ ။မိုးနည်းပါးခြင်းကြောင့်ဖြစ်စေ။ရေကြီးခြင်းကြောင့်ဖြစ်စေ။အခြားအနှောင့်အယှက်အဖျက်အဆီးများကြောင့်ဖြစ်စေ။ အထက်အောက်မြန်မာပြည်ရှိလယ်သမားများသည်။သီးနှံပေါ်ချိန်တွင်။ကောက်ပဲသီးနှံကိုအခြေပြုသည့်ချေးငွေများပြန်ဆပ်ခြင်း၌။မကြာမကြာအခက်အခဲနှင့်ကြုံတွေ့ကြရသည်။အထူးအားဖြင့်အထက်မြန်မာပြည်၌။ဤကဲ့သို့သောအခက်အခဲဒုက္ခမျိုးပေါ်ပေါက်လာတတ်သည်။ ဖြစ်စားတို့သည် အသီးအနှံပေါ်ချိန်၌။ချေးငွေများကိုပြန်၍မပေးမဆပ်ကြလျှင်။ မိမိတို့ရန်ပုံငွေနှင့်အပ်ငွေများကိုထုတ်ချေးသောကျေးလက်အသင်းတို့မှာ။နောင်လာမည့်နှစ်အတွက် ကောက်ပဲသီးနှံကို အခြေပြုသည့် ချေးငွေထုတ်ချေးရန်ငွေမလုံလောက်ချေ။ဗဟိုဘန်မှချေးယူသောငွေကိုရင်းနှီးငွေပြုလုပ်၍ချေးထားသောကျေးလက်အသင်းတို့မှာလည်း။ ဘန်သို့ချေးငွေပြန်၍မဆပ်နိုင်ကြချေ။ အများအားဖြင့်လယ်သမားအမြောက်အမြားတို့မှာလည်း။ ဤကဲ့သို့သောကာလ၌သီးနှံအတွက်ညံ့ဖျင်းသဖြင့်။အတိဒုက္ခဖြစ်ကြသည်။ ထိုအကြောင်းကြောင့် ဤနှစ်မျိုးများ၌။ဗဟိုဘန်မှလည်းငွေနှစ်တိုင်းထက်ပို၍အမြောက်အမြားလျှောက်တောင်းကြသည်ဖြစ်၍။ ထိုသို့ ထုတ်ချေးသောချေးငွေများအတွက်စိုးရိမ်စရာအကြောင်းများရှိကြောင်းသိရှိရလေသည်။

ကျေးလက်အသင်းများကိုလုံလောက်စွာငွေထုတ်ပေးရန်၎င်းအခက်အခဲကိုမည်သည့်နည်းပပျောက်စေနိုင်ပါမည်နည်း။

၉၀၆။ ။(၁) ကျေးလက်သမဝါယမငွေစုငွေချေးအသင်းများဦးရေအမြောက်အမြားတိုးတက်လာလျှင်။ အသင်းသားများလိုသောသီးနှံကိုအခြေပြုသည့် ချေးငွေအားလုံးကိုလုံလောက်စွာထုတ်ချေးရန်အတွက်။ ဗဟိုဘဏ်များသည်။ အခက်အခဲတစ်စုံတရာတွေ့ကြုံမည်လော။

(၂) ထိုအခက်အခဲများကိုမည်သည့်နည်းပယ်ရှားသင့်ပါသနည်း။

(၃) ကုန်သည်များနှင့်လက်မှုပညာသည်များအတွက် ငွေစုငွေချေး အသင်းမျိုးအမြောက်အမြားပေါ်ပေါက်လာလျှင်။ သာ၍ပင်အခက်အခဲပိုမိုရှိဦးမည်လော။အကယ်၍အခက်ပိုမိုရှိခဲ့ပါမူ။မည်သည့်နည်းပပျောက်အောင်ပြုလုပ်သင့်ပါသနည်း။

(၄) ဤအသင်းများသည်။ မိမိတို့၏ အသင်းသားများကို ကာလရှည် ချေးငွေအမြောက်အမြားကိုလည်းထုတ်ချေးလျှင်သော်၎င်း။ အခြားသမဝါယမအသင်းများကိုဤငွေမျိုးထုတ်ချေးစေရန်ပြုလုပ်လျှင်သော်၎င်း။ ပိုမို၍ အခက်အခဲတွေ့ကြုံပါဦးမည်လော။ ဤအခက်အခဲများကိုမည်ကဲ့သို့ပပျောက်အောင်ပြုလုပ်သင့်ပါသနည်း။

လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်း—ကာလရှည်ချေးငွေများ။ (မေးခွန်းနံပါတ်

၁၄ က ၂၃ ထိများကိုကြည့်။)

မှတ်ရန်။ ။ကာလရှည်ချေးငွေများမှာ။ ငါးနှစ်အတွင်းအထိုးအရင်းကိုအားလုံးပြန်၍ဆပ်ရန်မမြော်လင့်ဘဲ။ထုတ်ချေးသောငွေများဖြစ်သည်။

၉၀၇။ ။(၁) လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်းဆိုင်ရာ သမဝါယမငွေစုငွေချေးအသင်းသားများသည်။ကာလရှည်ချေးငွေများကို။ အသင်းပြင်ပမှအများအားဖြင့်ချေးယူကြပါသလော။

(၂) ဤကဲ့သို့ချေးယူရရှိပါလျှင်။မည်သူများထံမှချေးယူကြပါသနည်း။

(၃) မြို့ရှင်များထံမှကာလရှည်ချေးငွေများကို ချေးယူရရှိရာ၌။အသင်းသားများမှာ။မည်သည့်အကျိုးအပြစ်များရရှိကြပါသနည်း။

(၄) အသင်းသားများသည်။ ကာလရှည်ချေးငွေများကိုအသင်းပြင်ပမှချေးယူသောအလေ့မှာ။အသင်းများကိုမည်ကဲ့သို့ထိခိုက်ပါသနည်း။

၉၀၈။ ။(၁) လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်းဆိုင်ရာ သမဝါယမ ငွေစုငွေချေးအသင်းများသည်။ မိမိတို့အသင်းသားများကို ကာလရှည်ချေးငွေအမှန်လိုသလောက်ထုတ်ချေးခြင်း၌။ မည်ကဲ့သို့သောအခက်အခဲများတွေ့ကြုံကြပါသနည်း။ ကြွေးမြီဟောင်းများကို ပေးဆပ်ရန်လိုသောကာလရှည်ချေးငွေနှင့် သီးနှံပိုမိုထွက်ရန်အတွက်သုံးစွဲရန်လိုသောကာလရှည်ချေးငွေနှစ်မျိုးကိုခွဲခြားဖော်ပြပါ။

(၂) ၎င်းအခက်အခဲများကိုမည်သည့်နည်းပပျောက်အောင်ပြုလုပ်နိုင်ပါမည်နည်း။

(၃) ကာလရှည်ချေးငွေများအတွက် သီးခြား၍အဖွဲ့များစီစဉ်ပါလျှင်။သာ၍ကောင်းမည်လော။ဤကြံစည်ချက်တွင်။မည်သည့်အကျိုးအပြစ်ရှိပါသနည်း။

(၄) ထိုကာလရှည်ချေးငွေများအတွက်။ သီးခြား၍ စီစဉ်သည့်အဖွဲ့များမှာ။ အထူးသမဝါယမအသင်းမျိုးများဖြစ်သင့်ပါသလော။ ဤကြံစည်ချက်၌ မည်သည့် အကျိုးအပြစ်များရှိမည်နည်း။

၉၀၉။ ။(၁) အကယ်၍သမဝါယမအသင်းများက။ကာလရှည်ချေးငွေများထုတ်ချေးရန်အတွက်စီစဉ်ခဲ့ပါ။ လိုသောငွေကိုမည်သည့်နည်းရနိုင်ပါမည်နည်း။ ကာလရှည်ချေးငွေများအတွက်သက်သက်တသီးတခြား အသင်းများတည်ထောင်ထားခြင်း။ ၎င်းပြင်သီးနှံကိုအခြေပြုသည့် ချေးငွေနှင့်ကာလရှည်ချေးငွေနှစ်မျိုးပူးတွဲ၍ တသင်းတည်းကထုတ်ချေးခြင်းဟူသောနည်းနှစ်ရပ်ကိုရှင်းလင်းဖော်ပြပါ။

(၂) အသင်းများကသော်၎င်း။ဗဟိုဘဏ်များကသော်၎င်း။ ကာလရှည်ချေးငွေနှင့်ကာလတိုချေးငွေများကို လိုသလောက်ထုတ်ချေးရန်ငွေမရနိုင်လျှင်။ သင် မည်ကဲ့သို့ကြံစည်ပြုလုပ်ပါမည်နည်း။ဤကဲ့သို့ဖြစ်ကောင်းဖြစ်လိမ့်မည်လော။

၉၁၀။ ။(၁) ကာလရှည်ချေးငွေများအလှိုငြိမ်းသည်။သီးနှံကိုအခြေပြုသည့်ချေးငွေများအလှိုငြိမ်းထက်အရေးကြီးပါသလော။အဘယ်ကြောင့်နည်း။

လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်း—ကြားချေးငွေများ။ (မေးခွန်း ၂၄ က  
၂၆ ထိများကိုကြည့်ပါ။)

မှတ်ရန်။ ။ကြားချေးငွေများမှာ။ ၎င်းတို့ကိုနောက် သီးနှံပေါ်လျှင်ပေးဆပ်ရန်မမြော်လင့်ဘဲ။၂ နှစ်။၃ နှစ်။သို့မဟုတ် ၄ နှစ်အတွင်းမှ ပေးဆပ်ရန်မြော်လင့်သော ချေးငွေများဖြစ်သည်။

၉၁၁။ ။(၁) လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်းဆိုင်ရာ သမဝါယမ ငွေစုငွေချေးအသင်းသားများသည်။ ကြားချေးငွေများကို။ အသင်းပြင်ပမှ အများအားဖြင့် ချေးယူကြပါသလော။

(၂) မည်သူများထံမှချေးယူပါသနည်း။

(၃) ၎င်းမြီရှင်များထံမှကြားချေးငွေများကိုချေးယူရရှိရာ၌။အသင်းသားများမှာ။မည်သည့်အကျိုးအပြစ်များရှိကြပါသနည်း။

(၄) အသင်းသားများသည်။ကြားချေးငွေများကို အသင်းပြင်ပမှချေးယူသောအလေ့မှာ။အသင်းများကိုမည်ကဲ့သို့ထိခိုက်ပါသနည်း။

၉၁၂။ ။(၁) လယ်ယာစိုက်ပျိုးလုပ်ကိုင်ခြင်းဆိုင်ရာ သမဝါယမ ငွေစုငွေချေးအသင်းများသည်။ အသင်းသားများကိုကြားချေးငွေလိုလောက်စွာထုတ်ချေးခြင်း၌။မည်ကဲ့သို့သောအခက်အခဲတွေ့ကြုံပါသနည်း။

(၂) ၎င်းအခက်အခဲကိုမည်သည့်နည်းပပျောက်အောင်ပြုလုပ်နိုင်ပါမည်နည်း။

၉၁၃။ ။(၁) သီးနှံကိုအခြေပြုသည့် ချေးငွေထုတ်ချေးသော ကျေးလက်အသင်းများမှကွဲလွဲသည့်တသီးတခြားဖြစ်သောအဖွဲ့အစည်းက လယ်ယာလုပ်ကိုင်သူများသို့။ ကာလရှည်ချေးငွေထုတ်ချေးခြင်းကိစ္စကို။ပြုလုပ်သင့်သည်ဟုသင်ထင်မြင်လျှင်။ကြားချေးငွေများအတွက်မည်သို့စီစဉ်သင့်သည်ဟုသင်ထင်မြင်ပါသနည်း။

(၂) ကြားချေးငွေများအတွက် အထူးသမဝါယမ အသင်းများတည်ထောင်ပေးသင့်သည်ဟုသင်ထင်မြင်လျှင်။ ၎င်းအသင်းများမှာ။၎င်းတို့ လိုသောငွေကိုမည်ကဲ့သို့ရရှိမည်ကိုဖော်ပြပါ။

လယ်ယာမှထွက်သောအသီးအနှံများကိုသမဝါယမနည်းရောင်းချခြင်း။

မှတ်ရန်။ ။သင်သည်မေးခွန်းနံပါတ် ၅၀ ကိုဖြေဆိုပြီးဖြစ်လျှင်။ သင်အလိုရှိသောအချက်များလောက်ကိုသာ။ ဤနေရာ၌ဖော်ပြရန်လိုသည်။

၉၁၄။ ။(၁) လယ်ယာထွက်သီးနှံများကို ရောင်းချရန်အတွက် သမဝါယမ အသင်းဖွဲ့စည်းရန် သင်၏ အရပ်ဒေသ၌။ လူတစ်ဦးတယောက်က အကြံအစည် ပြုဘူးပါသလော။

(၂) ၎င်းကဲ့သို့သောအသင်းများမှာ။ လိုသောငွေများရရန်အတွက်ကြံစေ့ပြီး။ သို့မဟုတ်ကြံစေ့ရမည့်အခက်အခဲများကိုဖော်ပြပါ။

(၃) ၎င်းအခက်အခဲများကိုမည်သည့်နည်းအောင်မြင်နိုင်ပါမည်နည်း။

သမဝါယမနည်းကုန်စည်ဝတ္ထု ဝယ်ယူရေးအသင်းများ။

၉၁၅။ ။(၁) ဆိုင်ရာအသင်းသားများက လိုသောမျိုးစေ့နှင့်လယ်ယာထွက်ယက်လုပ်ကိုင်သောကိရိယာတန်ဆာများ ဝယ်ရန်အတွက်သမဝါယမအသင်းဖွဲ့စည်းရန် သင်၏အရပ်ဒေသ၌လူတစ်ဦးတယောက်ကအကြံအစည်ပြုလုပ်ဘူးပါသလော။

(၂) ၎င်းကဲ့သို့သောအသင်းများမှာ။ လိုသောငွေများရရန်အတွက်ကြံစေ့ပြီး။ သို့မဟုတ်ကြံစေ့ရမည့်အခက်အခဲများကိုဖော်ပြပါ။

(၃) ၎င်းအခက်အခဲများကိုမည်သည့်နည်းအောင်မြင်နိုင်ပါမည်နည်း။

၉၁၆။ ။(၁) ဆိုင်ရာအသင်းသားများအိမ်၌ လိုသော အသုံးအဆောင် များကို ရောင်းချထုတ်ပေးရန်အတွက်သမဝါယမအသင်းဖွဲ့စည်းရန်သင်၏အရပ်ဒေသ၌လူတစ်ဦးတယောက်ကအကြံအစည်ပြုလုပ်ဘူးပါသလော။

(၂) ၎င်းကဲ့သို့သောအသင်းများမှာ။ လိုသောငွေများရရန်အတွက်ကြံစေ့ပြီး။ သို့မဟုတ်ကြံစေ့ရမည့်အခက်အခဲများကိုဖော်ပြပါ။

(၃) ၎င်းအခက်အခဲများကိုမည်သည့်နည်းအောင်မြင်နိုင်ပါမည်နည်း။

ကုန်သည်များနှင့်လက်မှုပညာသည်များသို့ထုတ်ချေးငွေများ။

၉၁၇။ ။(၁) ကုန်သည်များ ဖြစ်သောအသင်းသားများသို့။ သင့်တော်လောက်သောချေးငွေထုတ်ပေးခြင်း၌။ သမဝါယမအသင်းများမှာ။ မည်သည့်အခက်အခဲများတွေ့ကြုံပါသနည်း။

(၂) ဤကဲ့သို့ငွေချေးရာ၌။ ကုန်သည်များမှာ။ သမဝါယမနည်းစနစ်၌မည်သည့်ချွတ်ယွင်းချက်များရှိသည်ကိုတွေ့ပါသနည်း။

(၃) ၎င်းအခက်အခဲများနှင့်ချွတ်ယွင်းချက်များကို။ မည်သည့်နည်းပပျောက်အောင်ပြုလုပ်နိုင်ပါမည်နည်း။

၉၁၈။ ။(၁) လက်မှု ပညာသည် ဖြစ်သော အသင်းသားများသို့။ သင့်တော်လောက်သောချေးငွေထုတ်ချေးခြင်း၌။ သမဝါယမအသင်းများမှာ။ မည်သည့်အခက်အခဲများတွေ့ကြုံပါသနည်း။

(၂) ဤကဲ့သို့ငွေချေးရာ၌။ လက်မှုပညာသည်များမှာ။ သမဝါယမနည်းစနစ်၌။ မည်သည့်ချွတ်ယွင်းချက်များရှိသည်ကိုတွေ့ပါသနည်း။

(၃) ၎င်းအခက်အခဲများနှင့်ချွတ်ယွင်းချက်များကို။ မည်သည့်နည်းပပျောက်အောင် ပြုလုပ်နိုင်ပါမည်နည်း။

၉၁၉။ ။(၁) ကုန်သည်များနှင့်လက်မှုပညာသည်များကိုငွေချေးရန်အတွက်သမဝါယမငွေစုငွေချေးအသင်းများအကယ်၍ဦးရေအမြောက်အမြားတိုးတက်လာပါမူ။ ၎င်းတို့၏အသင်းသားများချေးယူလိုသောငွေအားလုံးကိုထုတ်ချေးနိုင်ရန် လုံလောက်သောကြေးငွေရရှိရန်အတွက်အခက်အခဲတစ်ခုတရား။ ၎င်းအသင်းများမှာတွေ့ကြုံပါမည်လား။

(၂) အကယ်၍လယ်ယာ လုပ်ကိုင်သူများအတွက် သမဝါယမငွေစုငွေချေးအသင်းများလည်း တချိန်တည်း ဦးရေတိုးတက် လာပါမူ။ သာ၍ပင်အခက်အခဲပိုမို လာဦးမည်လော။

(၃) ၎င်းအခက်အခဲများပပျောက်အောင်မည်သို့ပြုလုပ်နိုင်မည်နည်း။

ငွေလွှဲလက်မှတ်။

မှတ်ရန်။ ။အချို့နိုင်ငံများ၌ သမဝါယမ ဘန်များသည်။ အသင်းများကိုအောက်ပါနည်းအတိုင်းငွေထုတ်ချေးကြသည်။ အသင်းကမည်သည့်နေ့ရက်၌ငွေမည်မျှဘန်သို့ပြန်ဆပ်ရမည်ဟူသောညွှန်ကြားချက်များနှင့် ပုံနှိပ်ထားသောပုံစံများဘန်၌ထားရှိသည်။ အသင်းဆိုင်ရာအရာရှိ ၃ ဦးတို့သည်ထိုပုံစံပေါ်၌လက်မှတ်ရေးထိုးကြသည့်အခါ။ ၎င်းပုံစံမှာ။ ၎င်းတွင်ရေးသားပါရှိသည့်နေ့ရက်၌ဘန်သို့ဆိုင်ရာငွေကိုပြန်ဆပ်ပါမည်ဟုအသင်းက ဝန်ခံကတိထားချက်ဖြစ်လာလေသည်။ ဤကဲ့သို့သောစာချုပ်စာတမ်းတစောင်ကိုဘန်ကရရှိသောအခါ။ ၎င်းစာချုပ်အရ အချုပ်ပြုလုပ်ထားသောငွေပေါင်းမှာ။ အသင်းကပြန်ဆပ်ရန် ကတိထားသောနေ့အထိ။ ကျသင့်သောအတိုးကိုတွက်စစ်နှုတ်ယူပြီးလျှင်။ ကျန်ငွေကိုအသင်းသို့ထုတ်ပေးလေသည်။ ၎င်းငွေလွှဲလက်မှတ်အသီးသီးတွင်ရေးထားသောငွေပေါင်းမှာ။ အလိုရှိသောချေးငွေပေါင်းနှင့်ထပ်တူဖြစ်ရသည်။ ဤနည်းအတိုင်းစီစဉ်၍ လက်မှတ်ရေးထိုးထားသောစာချုပ်စာတမ်းများကို ငွေလွှဲလက်မှတ်များဟုခေါ်သည်။ နှုတ်ယူထားသောငွေကို။ လျော့ပေါ့ချွန်နစ်ယူထားသောငွေဟုခေါ်သည်။ ချစ်တီးလူမျိုးတို့သည်။ ဤနည်းအတိုင်းဟွန်ဒီလက်မှတ်များဟုခေါ်သည့်စာချုပ်စာတမ်းများကိုအသုံးပြုကြသည်။ ၎င်းငွေလွှဲလက်မှတ်များမှာ။ ဟွန်ဒီလက်မှတ်တမျိုးပင်ဖြစ်သည်။ ထုံးစံအတိုင်းမှာမူ။ ကုန်သည်တို့နှင့်ဆိုင်သော၎င်းငွေလွှဲလက်မှတ်များကို ၃ လထက်ပို၍ချေးသောချေးငွေများအတွက်ထုတ်ပေးခြင်းမရှိချေ။ သို့ရာတွင်လယ်ယာလုပ်ကိုင်သူများသို့ထုတ်ချေးသောငွေများအတွက်။ အချို့တိုင်းပြည်များ၌ ၆ လ။ ၉ လကြာစေနိုင်သောငွေလွှဲလက်မှတ်များကိုပြုလုပ်ကြလေသည်။ ဤနည်းအတိုင်းမြန်မာပြည်တွင်ပြုလုပ်နိုင်သည်။ ၎င်းငွေလွှဲလက်မှတ်များကို။ သမဝါယမဘန်တစ်ခုတရားမှာ။ အခြားဘန်များသို့လွှဲပြောင်းပေးနိုင်ခွင့်ရှိကောင်းရှိလိမ့်မည်ဖြစ်၍။ ၎င်းဘန်မှာ။ ၎င်း၏အသင်းများသို့အသစ်ထုတ်ချေးရန်ငွေများ။ ၎င်းနည်းဖြင့်ရရှိနိုင်လိမ့်မည်။ ကတိစာချုပ်များကိုလည်း။ အခြားဘန်များသို့။ ဤနည်းအတိုင်းလွှဲပေးခွင့်ရသည်။ သို့ရာတွင်အချို့ကိစ္စများအတွက်၎င်းကတိစာချုပ်များမှာ။ ငွေလွှဲလက်မှတ်များလောက်အသုံးပြုရာ၌ လွယ်ကူခြင်းမရှိချေ။ အရေးကြီးသောအချက်များမှာ။ အောက်ပါအတိုင်းဖြစ်သည်။ (၁) ၎င်းငွေလွှဲလက်မှတ်အရချေးယူသည့်ငွေကို။ လယ်ယာလုပ်ကိုင်ခြင်း။ ကုန်သွယ်ခြင်း။ သို့မဟုတ်ဝတ္ထုပစ္စည်းတစ်ခုတရာလုပ်ကိုင်ခြင်းတွင်။ လအနည်းငယ်အတွင်း အမြတ်အစွန်းနှင့်တကွ ပြန်၍ရရှိနိုင်

သည့်နည်းဖြင့်သာအသုံးပြုသင့်သည်။ (၂) ၎င်းငွေလွှဲလက်မှတ်အရ ငွေပြန်ဆပ်ရန်ခွင့်ပြု  
သောအချိန်ကာလမှာ။ ၎င်းကဲ့သို့အမြတ်အစွန်းရရှိနိုင်လောက်အောင်သာကြာရှည်ရမည်။  
၎င်းပြင်၎င်းငွေလွှဲလက်မှတ်အရ။သတ်မှတ်ထားသည့်နေ့ရက်တွင် လျင်မြန်စွာငွေကိုချေးယူ  
သူကပြန်၍ပေးဆပ်ရမည်။

၉၂၀။ ။(၁) သမဝါယမငွေစုငွေချေးအသင်းများကို။ ငွေလွှဲလက်မှတ်များထုတ်  
ပေးသည့်နည်းဖြင့်။ ၎င်းတို့၏ဗဟိုဘဏ်များမှချေးငွေများချေးယူကြစေရန် သင်ပြပေးနိုင်ပါ  
မည်လော။

(၂) အကယ်၍၎င်းတို့၏အသင်းသားများကငွေကိုချိန်းဆိုသည့်ရက်အတိုင်းလျင်မြန်  
မှန်ကန်စွာပြန်၍မဆပ်လျှင်။အသင်းများမှာ။မည်ကဲ့သို့ပြုလုပ်ကြပါမည်နည်း။

၉၂၁။ ။သမဝါယမနည်း ကုန်ရောင်းအသင်းများ။ သမဝါယမနည်း ကုန်ဝယ်အ  
သင်းများနှင့်သမဝါယမအသင်းအခြားအမျိုးမျိုးတို့သို့ အကျိုးခံစားရလောက်အောင် ငွေ  
လွှဲလက်မှတ်များအသုံးပြုနည်းကိုမည်သို့စတင်ပြုလုပ်ပေးနိုင်ပါမည်နည်း။

၉၂၂။ ။အသင်းသားများတို့သည်။ ၎င်းတို့၏အသင်းမှ ၎င်းတို့ချေးယူသည့် ငွေအ  
တွက်ငွေလွှဲလက်မှတ်များကိုလက်မှတ်ရေးထိုးခြင်း။ အသင်းများကလည်း။ ၎င်းငွေလွှဲလက်  
မှတ်များကိုဆိုင်ရာဗဟိုဘဏ်တို့သို့လွှဲပြောင်းပေးခြင်းဖြစ်စေနိုင်ရန်။၎င်းငွေလွှဲလက်မှတ်များအ  
သုံးပြုသည့်နည်းကိုမြန်မာနိုင်ငံတော်တွင်တိုးချဲ့လုပ်ကိုင်နိုင်ပါမည်လော။

ဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များ။

၉၂၃။ ။(၁) သမဝါယမဘဏ်များတို့သည်မိမိတို့၏ရင်းနှီးငွေအချို့အဝက်ရရန်အ  
တွက်။ဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များထုတ်ပေးသည့်နည်းလမ်းမှာ။ မည်သည့်အကြောင်း  
အချက်များရှိလျှင်။သင့်တော်ပါသနည်း။

(၂) ဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များ ထုတ်ပေးခြင်းနည်းဖြင့်။ ရင်းနှီးငွေအများဆုံး  
မည်၍မည်မျှရထိုက်သည်ဟုကန့်သတ်ထားသင့်ပါသနည်း။

(၃) ဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များအတွက်။၎င်းဘဏ်များကမည်သည့်အာမခံပေး  
ထားသင့်ပါသနည်း။

(၄) ၎င်းဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များအတွက် အစိုးရမင်းက မည်သည့်အချက်  
များတွင်မည်မျှအထိတာဝန်ခံသင့်ပါသနည်း။

(၅) မည်သည့်အခြားအချက်များထည့်သွင်းလိုပါသေးသနည်း။

(၆) ရင်းနှီးငွေရရန်နည်းလမ်းအတွက်။ ဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များမှာ။အပ်ငွေ  
လက်ခံနည်းထက်ပို၍မည်သည့်အကျိုးအပြစ်များရှိပါမည်နည်း။

(၇) သမဝါယမဘဏ်တို့မှာ။ အသီးအခြားစီ။ ဒီဘင်ချာခေါ် ငွေချေးစာချုပ်များကို  
ထုတ်ပေးသင့်ပါသလော။ သို့မဟုတ်ချေးယူရရှိသည့်ငွေများကိုအခြားဘဏ်များသို့ မျှ၍ကုန်  
ထုတ်ချေးသောဘဏ်တခုကသာ။ ၎င်းဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များကို ထုတ်ပေးစေရန်  
ကန့်သတ်ထားသင့်ပါသလော။

(၈) ဒီဘင်ချာခေါ်ငွေချေးစာချုပ်များကို။ ၁၈၈၂ခုနှစ်။ အိန္ဒိယယုံမှတ် အပ်နှံခြင်း  
အက်ဥပဒေပုဒ်မ ၂၀ အရ။ယုံမှတ်အပ်နှံခံရသောလူကြီးတို့က ရင်းနှီးထားခြင်းပြုနိုင်သော  
ရင်းနှီးခြင်းမျိုးစာရင်းတွင် ထည့်သွင်းသင့်ပါသလော။ ၎င်းအတွက်စည်းကမ်းအချက်များရှိ  
လျှင်။မည်သည့်စည်းကမ်းအချက်များထားသင့်ပါသနည်း။

ကာလရှည်အပ်ထားငွေများ။

၉၂၄။ ။ လိုအပ်လျှင်၊ အတိုးနှုန်းကြီးကြီးပေး၍၊ သမဝါယမဘန်များမှာ။ ၁၀ နှစ်။ အနှစ်နှစ်ဆယ်ခန့်ကြာအောင် ရှည်ကြာသောကာလအပိုင်းအခြားများအတွက် အပ်ထားငွေများရရှိနိုင်ရန်ကြိုးစားသင့်ပါသည်။ သို့အပ်ထားသောငွေများကို။ မည်သည့်ကိစ္စများအတွက်အသုံးချမည်နည်း။ ၎င်းကဲ့သို့ငွေအပ်ထားကြအောင်။ အများသူတို့အားမည်သို့သွေးဆောင်နိုင်မည်နည်း။ အတိုးနှုန်းမည်မျှပေးရန်လိုပါသနည်း။ ကာလအပိုင်းအခြားမှာ။ အရှည်ဆုံးမည်မျှဖြစ်သင့်ပါသလဲ။

လွတ်ကင်းခွင့်ရသောအချက်များ။

မှတ်ရန်။ ။ (၁) ယခုအခါ၌ သမဝါယမအသင်းများမှာ။ မိမိတို့အမြတ်ငွေများအတွက်အမြတ်ခွန်ပေးခြင်းမှချမ်းသာခွင့်ရကြသည်။ ၎င်းပြင်အသင်းသားများသည်အသင်းမှ။ အမြတ်ငွေများအတွက် အစုပေါ်တွင်အမြတ်ရငွေ။ သို့မဟုတ်အခြားနည်းရသောငွေများနှင့်စပ်လျဉ်း၍အမြတ်တော်ခွန်ပေးခြင်းမှချမ်းသာခွင့်ရကြသည်။ သို့ရာတွင်သမဝါယမအသင်းများသည်။ မိမိတို့ကအာမခံ ပေးသွင်းထားသော အာမခံငွေစာချုပ်များပေါ်မှရသောအတိုးငွေအတွက်အမြတ်တော်ခွန်ပေးကြရသည်။

(၂) တံဆိပ်တော်ခွန်ထမ်းဆောင်ခြင်းမှအောက်ပါအချက်များတွင် အစိုးရမင်းကလွတ်ငြိမ်းချမ်းသာခွင့်ပေးထားပြီးဖြစ်သည်။

(က) သမဝါယမအသင်းများကချုပ်လုပ်သောစာချုပ်အားလုံး။ (ခ) အသင်းအရာရှိတဦးစီး။ သို့မဟုတ်အသင်းသား တဦးတယောက်ကသမ ဝါယမအသင်းလုပ်ငန်းနှင့်ပတ်သက်၍ချုပ်လုပ်သောစာချုပ်များအားလုံး။

(ဂ) သမဝါယမအသင်းကဖြစ်စေ။ ၎င်းအသင်းအတွက်ဖြစ်စေ။ သို့မဟုတ်အသင်းအရာရှိတဦးစီးကသော်၎င်း။ ၎င်းအသင်းသားတဦး တယောက်ကသော်၎င်း။ အသင်း၏ လုပ်ငန်းနှင့်ပတ်သက်၍ချုပ်လုပ်သော စာချုပ်တစုံတရာ အတွက်ဖြစ်စေ။ စာချုပ် စာတမ်း နိဗ္ဗာန်ထုတ်ဝေမှုအတွက်ပုံစံအက်ဥပဒေအရပေးသင့်သောအခွင့်အရေးအားလုံးကိုလည်း အစိုးရမင်းတို့ကလွတ်ငြိမ်းချမ်းသာခွင့်ပေးထားပြီးဖြစ်သည်။

(င) သမဝါယမအသင်းများမှာ။ အစိုးရ ငွေတိုက်များနှင့် အချို့လက်အောက်ငွေတိုက်များမှ။ အာတီအာခေါ်ငွေလွှဲပြေစာလက်မှတ်များနှင့်ကက်-ရှ်အော်ဒါခေါ် ငွေလွှဲ အမိန့်စာလက်မှတ်များဖြင့် အခလွတ် အနည်းဆုံးငွေ ၁၅၀၀ ထား၍ ငွေလွှဲ ပို့နိုင်ခွင့်လည်း ရကြသည်။

ငွေတိုက်ကို။ အိန္ဒိယအင်ဒီယယ်ဘန်ကအုပ်ချုပ်သည့် အရပ်များ၌လည်း။ ၎င်းဘန်ကဤကဲ့သို့ပင်အခလွတ်ငွေလွှဲပို့ခွင့်ပြုသည်။

(၅) သမဝါယမဘန်များနှင့်အသင်းများသည်။ ၎င်းအခွင့်အရေး ပေးထားခြင်းများကိုခံစားရကြသည်။

၉၂၅။ ။ (၁) သမဝါယမလုပ်ငန်းတိုးတက် ကြီးပွားရေးအတွက် အားပေးကူညီလိုသောဆန္ဒကိုရွှေ့ထား၍။ အထက်ကဖော်ပြခဲ့ပြီးသော အခွင့်အရေး ပေးထားခြင်း များ၌ ပြောင်းလဲတစုံတရာပြုသင့်သေးသည်ဟုသင်ထင်မြင်ပါသလော။

(၂) ၎င်းအခွင့်အရေးပေးထားခြင်းများအတိုင်းပြုလုပ် ဆောင်ရွက်ရာ၌။ မည်သည့် ချွတ်ယွင်းချက်မျှရှိပါသေးသနည်း။ ၎င်းချွတ်ယွင်းချက်များကို မည်ကဲ့သို့ ဖယ်ရှားနိုင်ပါ မည်နည်း။

၉၂၆။ ။သမဝါယမအသင်းများကအပ်ထားသည့် ငွေများအတွက်။ စာပို့တိုက်ဆိုင် ရာငွေစုဘန်က။သမန်အတိုးနှုန်းထက်ငွေတရာလျှင်တကျပ်ပို၍အတိုးပေးသင့်ပါသလား။

၉၂၇။ ။အိန္ဒိယနိုင်ငံအချို့နယ်ပယ်ရှိ အစိုးရမင်းတို့သည်။ သမဝါယမ အသင်းများ ဗဟိုဘန်များနှင့်၎င်းအသင်းတို့အပေါ်အဝင်ပြု၍။အချင်းချင်းငွေပေးပို့ကြသောမန်နီအော်ဒါ ငွေလွှဲလက်မှတ်ပေါ်တွင်ဆိုင်ရာစာပို့တိုက်ကတောင်းခံသည့် ကော်မီရှင် အကောက်ငွေ၏ ၄ ပုံ ၃ ပုံကိုကျခံကြသည်။မဒရပ်နိုင်ငံတော်ဆိုင်ရာ သမဝါယမစုံစမ်းရေး ကော်မီတီက။ အစိုးရမင်းတို့သည်။ ၎င်းငွေအားလုံးကို ကျခံသင့်သည်ဟု ထောက်ခံသည်။ မြန်မာပြည်၌ ၎င်းနည်းစနစ်ကို သုံးသင့်ပါသလော။ ၎င်းနည်းစနစ်ကို သုံးထိုက်ကြောင်း။ မသုံးထိုက် ကြောင်းကိုစုံလင်စွာအကျိုးအကြောင်းဖော်ပြပါ။ အစိုးရမင်းတို့က မည်မျှကျခံ သင့်ပါ သနည်း။

၉၂၈။ ။အထက်၌ဖော်ပြခဲ့သောငွေကြေးဆိုင်ရာအခွင့်အရေးပေးထားခြင်းများမှတ ပါး။အခြားမည်သည့်ငွေကြေးဆိုင်ရာအခွင့်အရေးပေးထားခြင်းများကိုသမဝါယမအသင်း များသို့ပေးရန်လိုပါသေးသနည်း။သင်အကြံပေးသော ငွေကြေးဆိုင်ရာ အခွင့်အရေးပေး ထားခြင်းများအတွက်။မည်သည့်သတိနှင့်ဆောင်ရွက်ရန် အချက်များ။ ကန့်သတ်ချက်များ လိုပါသနည်း။

၉၂၉။ ။အချို့နိုင်ငံများတွင်။မြို့နယ်ပေါ်လက်မီတီအသင်းများနှင့်ဒီစတြိတ်ကောင်စီ တို့သည်သမဝါယမဘန်များ၌မိမိတို့ငွေများကို အပ်နှံထားကြသည်။ မြန်မာပြည်တွင်ဤကဲ့ သို့ပြုလုပ်သင့်ပါသလော။မည်သည့်ကန့်သတ်ချက်များ ထားရန် သင့်ပါသနည်း။စာရင်းရှင် ငွေများ။စုဆောင်းသည့်ရန်ပုံငွေ လက်ကျန်များနှင့် သိုမှီးထားသောငွေများကိုလည်း ထိုသို့ အပ်နှံထားသင့်ပါသလား။

၉၃၀။ ။ရပ်ကွက်တစ်ခုတရာ၌။စာပို့တိုက်ဆိုင်ရာငွေစုဘန်တွင်ရရှိသည့် အပ်ထားငွေ အချို့ကို။၎င်းရပ်ကွက်ရှိသမဝါယမအသင်းများသို့ ထုတ်ချေးသင့်ပါသလား။ သို့ထုတ်ချေး သင့်ပါလျှင်။၎င်းနည်းစနစ်ကိုမည်သို့စီမံ၍။မည်သည့်နည်းအုပ်ချုပ်ပါမည်နည်း။မည်သည့် ရပ်ကွက်များတွင်၎င်းနည်းစနစ်ကိုစတင်ဆောင်ရွက်သင့်ပါသနည်း။

၉၃၁။ ။မြန်မာနိုင်ငံတော်တွင်ကန်တရိုက်လုပ်သူများ။ဘိလပ်စာရေးများနှင့် အခြား သူများက။သမဝါယမဘန်၌အပ်နှံထားသောငွေများကို။အစိုးရမင်းမှစ၍။မြို့နယ်ပေါ်လက် မီတီအသင်းများနှင့်ဒီစတြိတ်ကောင်စီများက။ အာမခံငွေအဖြစ်ဖြင့် လက်ခံကြ နိုင်ပါမည် လား။မည်သည့်ကန့်သတ်ချက်များထားသင့်ပါသနည်း။

### အရပ်ရပ်။

၉၃၂။ ။သင်သိသောသမဝါယမဘန်တစ်ခုတရာနှင့် (က) အိန္ဒိယအင်ဒီယန်ဘန်။ (ခ) အခြားအစုစပ်ဘန်များ။ (ဂ) ချစ်တီးများ။ (ဃ) အခြားငွေချေးအလုပ်လုပ်စားသူ တို့သည်။တဦးနှင့်တဦးမည်သို့ဆက်သွယ်ခြင်းများရှိပါသနည်း။

၉၃၃။ ။သမဝါယမဘန်များသည်။အစုစပ်ဘန်များမှ။ ငွေကြေးမည်သည့်နည်း ရရှိ နိုင်ကြောင်းကိုသင်ကအကြံဉာဏ်ပေးနိုင်ပါသလား။

၉၃၄။ ။ မြန်မာနိုင်ငံတော်အတွင်း။ အထက်ခေါင်းဆောင်သမဝါယမ ဘန်ထားရန် လိုအပ်ပါသလား။

၉၃၅။ ။ (၁) ငွေခံ (ချက်) လက်မှတ်ဖြင့်ငွေထုတ်ယူခြင်းကို ခွင့်ပြုလျက် အပ်ငွေ များလက်ခံသည့်အခြားဘန်များရန်ကုန်မြို့အပတ်တွင်မရှိခြင်းကိုထောက်ထား၍။ သမဝါယမ ဘန်အများမှာပင်။ ၎င်းကဲ့သို့သော အလုပ်များကို လုပ်ကိုင်ထိုက်သည်ဟု သင်ထင်မြင်ပါ သလား။

(၂) ၎င်းဘန်များက။ ငွေခံ (ချက်) လက်မှတ်များကိုပေးချေရန် တောင်းဆိုသမျှ သောငွေအားလုံးကိုချက်ခြင်းထုတ်ပေးရန်လိုမည့်ကြေးငွေကို အစဉ်မပြတ်ရရှိ နိုင်စေရန်။ မည်သည့်နည်းပြုလုပ်ထားနိုင်ပါမည်နည်း။

(၃) ၎င်းအလုပ်ကိုလုပ်ကိုင်ဆောင်ရွက်သည့် သမဝါယမ ဘန်များပေါ်တွင် မည် သည့်ကန့်သတ်ချက်များထားလိုပါသနည်း။

၉၃၆။ ။ (၁) လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတို့သို့ ငွေတော်ချေးငှားခြင်း အက်ဥပ ဒေနှင့်မြေတိုးပွားဖြစ်ထွန်းစေရန်ငွေတော်ချေးငှားခြင်းအက်ဥပဒေအရ အစိုးရမင်းတို့ထုတ် ချေးသည့်ငွေများကို။ သမဝါယမဘက်ဆိုင်ရာကို ကိုယ်စားလှယ်ထား၍ ထုတ်ပေးသင့်ပါ သလား။ ၎င်းကဲ့သို့ထုတ်ပေးခြင်းကို မည်သည့်နည်း စီမံထားသင့်ပါသလဲ။ ၎င်းကိုယ်စား လှယ်ကအစိုးရမင်းတို့ထံမည်သည့်အာမခံပေးသွင်းထားပါသနည်း။

(၂) ၎င်းအက်ဥပဒေအသီးသီးအရ။ ထုတ်ချေး ငွေများကို မည်သည့် ကိစ္စများအ တွက်ယခုနည်းထုတ်ချေးသင့်ပါသနည်း။

(၃) ယခုနည်းထုတ်ချေးသည့်ငွေများအတွက်။ အများဆုံးကာလ အပိုင်းအခြားမှာ။ မည်မျှဖြစ်သင့်ပါသလဲ။

၉၃၇။ ။ မြန်မာနိုင်ငံတော်အတွင်းသမဝါယမနည်းစနစ်အရ ဆောင်ရွက် လုပ်ကိုင် ကြသောအသင်းအဖွဲ့စသည်များက။ ယခုရှိဆဲအနေအခြေတွင်။ အားလုံးသော အကြောင်း အချက်များကိုထောက်၍။ စီမံထားရန်သင့်လျော်စွာမြော်လင့်ထိုက်သော ငွေရေးကြေးရေး စီမံထားခြင်းကို။ ၎င်းအသင်းအဖွဲ့စသည်တို့ကစီမံထားရန်မည်သို့ပျက်ကွက်သည့်အချက်တ စုံတရာကို။ အကျယ်ဖော်ပြပါ။ ၎င်းချက်ယွင်းချက်ကိုမည်သို့ ပပျောက် စေနိုင်ပါသနည်း။

၉၃၈။ ။ မေးခွန်းနံပါတ် ၅၁၁။ ၁၀၀၈။ ၁၀၂၂ နှင့် ၁၀၂၇ များကိုသင်မဖြေရ သေးလျှင်။ ယခုဖြေဆိုပါ။

### အခန်း ၁၀ ။ ။ ကြေးငွေတိုခြင်းနှင့်အပ်နှံရင်းနှီးခြင်းအကြောင်း။

၁၀၀၁။ ။ (၁) ချက်ခြင်းသုံးစွဲခံစားရန်မလိုသည့်ငွေကို။ မြို့များရှိလူတို့သည်။ မည် ကဲ့သို့ပြုလုပ်ထားကြပါသနည်း။ မီး။ ကြက်။ ခြံ။ ခိုးသူ။ ရေကြီးခြင်း စသည်တို့ကြောင့်။ ၎င်းငွေ များဆုံးရှုံးမည့်ဘေးအန္တရာယ်မှာ။ ၎င်းလူတို့သည်။ မည်သည့်နည်းစနစ်ဖြင့် ကာကွယ်ရန်ကြိုး စားကြပါသနည်း။ ငွေကြေးအမြောက်အမြားရှိသောသူတို့နှင့်ငွေကြေး အနည်းငယ်မျှသာ ရှိသောသူတို့အတွက်။ သီးခြား၍ဖြေဆိုပါ။

(၂) အထက်ပါမေးခွန်းအရ။ သင်၏ဖြေဆိုချက်များကို။ မြို့များမှဝေးကွာသောအရပ် ဌ်နေသည့်သူများအတွက်။ မည်ကဲ့သို့ပြောင်းလဲဖြေဆိုပါမည်နည်း။

(၃) အထက်ဖော်ပြရာပါနည်းလမ်းစနစ်များမှာ။ (က) ဥစ္စာပြည့်စုံသောသူများအ တွက်။ (ခ) ဥစ္စာအနည်းငယ်မျှသာရှိသောသူများအတွက်ကြေနပ်ဘွယ်ဖြစ်ပါ၏လော။

(၄) မည်သည့်တိုးတက်ကောင်းမွန်အောင်ပြုလုပ်မည်ဟု သင်အကြံဉာဏ်ပေးလိုပါသနည်း။

၁၀၀၂။ ။ များစွာသောသူတို့သည်။ မိမိတို့၏ငွေများကို အကောင်းဆုံးသောအသုံးပြုနည်းမှာ။ မြေဝယ်ခြင်းဖြစ်သည်ဟု မည်သည့်အတွက်ကြောင့်ထင်မြင်ကြပါသနည်း။ သီးစားလုပ်သူရှာရခြင်းနှင့်။ ၎င်းတို့နှင့်ပေါင်းသင်းဆက်ဆံခြင်းဒုက္ခသည်။ များစွာဝန်လေးသည့်အရေးအခွင့်မတွင်ကျယ်ခြင်းပင် မဟုတ်ပါလော။ မြေဝယ်ရန် ငွေလုံလောက်သောအခါ။ အခြားသောနည်းများဖြင့်ငွေကိုအသုံးပြုရာ၌။ မည်သည့်အရေးအခွင့် မတွင်ကျယ်ခြင်းများရှိပါသနည်း။

၁၀၀၃။ ။ (၁) မြန်မာပြည်၌။ လူများသိုဝှက်ထားသည့်ငွေသား။ သို့မဟုတ်ရွှေ။ သို့မဟုတ်ငွေအမြောက်အမြားရှိပါသလော။

(၂) မြို့နယ်တစ်ခုတရား။ သို့မဟုတ်စီရင်စုနယ် တစ်ခုတရား။ သို့မဟုတ်မြန်မာပြည်တဝှန်းလုံး၌။ မည်မျှမည်မျှသိုဝှက် ထားရှိသည်ဟု သင်ထင်မြင်ပါသနည်း။ ၎င်းခန့်မှန်းချက်ကို။ သင်မည်သို့ရပါသနည်း။

(၃) စုဆောင်းရသည့်ငွေများကို သိုဝှက်ထားခြင်းအလေ့ ယုတ်လျော့ နည်းပါး၍ သွားပါသလော။

၁၀၀၄။ ။ (၁) စုဆောင်းရသည့် ငွေများကို။ စိန်ရွှေလက်ဝတ် လက်စားအဖြစ် ပြုလုပ်၍ထားသဖြင့်အလေ့သည်။ တိုးတက်၍လာပါသလော။

(၂) (က) မိမိ၏မြေကို ကိုယ်တိုင် လုပ်ကိုင်သည့်သာမန် လယ်ယာလုပ်ကိုင်သူ။

(ခ) သီးစားလုပ်သည့်သာမန်လယ်ယာလုပ်ကိုင်သူ။ (ဂ) လယ်ယာ လုပ်ကိုင်သည့် လူငှါးကူလီ။ (ဃ) ပန်းပဲသမား။ သို့မဟုတ် အခြားလက်မှု ပညာသည်။ (င) ဈေးဆိုင် ကလေးတည်ခင်းရောင်းချသူတစ်ဦးတယောက်၏ ဇနီးမိန်းမပိုင်ဆိုင် ထားရှိလေ့ရှိသော လက်ဝတ်တန်းဆာများတွင်ပါဝင်သည့်ရွှေတန်ဘိုး အကြမ်း ခန့်မှန်းချက်ကို သင်ပေးနိုင်ပါသလော။ မည်သည့်အရပ်ဒေသအတွက်သင်၏ခန့်မှန်းချက်ကိုပြုလုပ်ပေးပါသနည်း။

(၃) အဘိုးတန်သည့်စိန်ကျောက်စသည်များနှင့်ပုလဲများအဖြစ် ထားသည့် အတွက်သည်။ ပစ္စည်းများစွာအပိုအဘိုးတန်ရှိပါသေးသလော။

၁၀၀၅။ ။ မြန်မာနိုင်ငံတော်၌။ မကြာမီနှစ်များအတွင်းတွင်။ ဆန်စက်များ။ သစ်စက်များ။ လျှပ်စစ်ဓာတ်မီးအားပေးရုံများ။ မိဘာကားများ။ မိဘာကုန်တင်ရထားကြီးများနှင့်ဆိုင်ကြီးများအမြောက်အမြားတိုးပွား၍လာလေသည်။ နိုင်ငံတွင်းသို့ သွင်းယူလာသည့်ကုန်များကိုလည်းသုံးစွဲခြင်းအမြောက်အမြားတိုးပွား၍လာလေသည်။ ၎င်းအရာများတည်ထောင်ရရှိရန်အတွက်နှင့်အခြားများစွာသောအဘိုးထိုက်တန်သည့်တိုးပွားချဲ့ထွင်ကြသည့်အလုပ်အဆောင်များအတွက်လိုအပ်သည့် ငွေမှာ။ အဘယ်က လာပါသနည်း။ ၎င်းငွေအနက်။ ငွေမည်မျှလောက်မှာ။ အထက်ကျော်ကာရီက မြေတွင်မြှုပ်၍ ဝှက်ထားသောရွှေနှင့်ငွေ။ သို့မဟုတ်အကျိုးတိုးပွားခြင်းမဖြစ်စေနိုင်သည့်လက်ဝတ်တန်းဆာများပါဝင်ပါသနည်း။

၁၀၀၆။ ။ (၁) စာပို့တိုက်ဆိုင်ရာငွေလက်မှတ်များကို။ လူအမြောက်အမြားဝယ်ယူကြပါသလော။ မြို့များတွင်နေထိုင်သောမည်သည့်လူအမျိုးအစားနှင့်။ မြို့များပြင်ပတွင်နေထိုင်သည့်မည်သည့်လူအမျိုးအစားများက။ ၎င်းလက်မှတ်များကိုဝယ်ယူကြပါသနည်း။ ၎င်းလူအမျိုးအစားအသီးသီးတို့က။ မည်သည့်ရည်ရွယ်ချက်များနှင့်၎င်းလက်မှတ်များကိုဝယ်ယူကြပါသနည်း။

(၂) ၎င်းလက်မှတ်များ ပြန်၍ရှေးယူခြင်းတန်ဖိုးကာလအလျောက် တိုးတက်လာသည့်နှုန်းထားတွင်သော်၎င်း၊ ၎င်းလက်မှတ်များ ဆိုင်ရာစည်းကမ်းအချက် တစ်စုံတရာတွင်သော်၎င်း၊ ၎င်းလက်မှတ်များကိုလုံခြုံအောင်ထားသိခြင်း၊ ရောင်းချခြင်းနှင့်ပြန်၍ရှေးယူခြင်းအတွက်စီမံချက်များတွင်သော်၎င်း၊ ၎င်းလက်မှတ်များနှင့် စပ်လျဉ်းသည့်အခြားအကြောင်းအရာများတွင်သော်၎င်းမည်သည့်ပြောင်းလဲချက်များကိုသင်ထောက်ခံလိုပါသနည်း။

(၃) ၎င်းလက်မှတ်များကို လူအမြောက်အမြားတို့ဝယ်ယူကြအောင်သွေးဆောင်ရန်အတွက်၊အခြားမည်သို့ပြုလုပ်နိုင်ပါသေးသနည်း။

(၄) စာပို့တိုက်ဆိုင်ရာ ငွေလက်မှတ်ဝယ်ယူထားခြင်းဖြင့် အမြတ်ငွေအလွန်ရသောကြောင့်၊ဘန်တိုက်များမှာ။ ၎င်းတို့ထံ၌ကြေးငွေအပ်နှံခြင်းများရှိကြအောင်ပြုလုပ်ရာ၌နှောင့်နှေးခြင်းရှိရသည်ဟုအချို့သောသူများက၊ပြောဆိုကြလေသည်။ ၎င်းလက်မှတ်များပေါ်တွင် အမြတ်အစွန်းမှာနည်းပါးလျှင်၊ မိမိတို့ငွေများကိုစာပို့တိုက်ဆိုင်ရာငွေလက်မှတ်ကို ဝယ်ယူမည့်အစား၊အိန္ဒိယအစုစပ်ဘန်များ၊၊သို့မဟုတ်အခြားအစုစပ်ဘန်များ၊၊ သို့မဟုတ်သမဝါယမဘန်များနှင့်အသင်းများတွင်အပ်နှံထားမည့်သူတဦးတယောက်သည်။မူချ။ ၎င်းလက်မှတ်များကိုဝယ်ယူပါသလော၊၊သို့ဝယ်ယူပါလျှင်၊၊ထိုအတွက်နိုင်ငံမှာနှစ်နာခြင်းရှိပါသလော။

၁၀၀၇။ ။(၁) ယခုအခါမည်သည့်လူမျိုးလူစားများက။ စာပို့တိုက်ဆိုင်ရာငွေစုဘန်ကိုအသုံးပြုကြပါသနည်း။မြို့များနှင့်တောနယ်များအတွက်၊၊သီးခြား၍ဖြေဆိုပါ။

(၂) စာပို့တိုက်ဆိုင်ရာငွေစုဘန်အတွက်၊၊တိုးတက်ကောင်းမွန်ခြင်းရှိအောင်၊၊သင်မည်သို့အကြံဉာဏ်ပေးနိုင်ပါသနည်း။

(၃) စာပို့တိုက်ဆိုင်ရာငွေစုဘန်နှင့်စပ်လျဉ်းသည့်အောက်ဖော်ပြရာပါ အကြံဉာဏ်ပေးချက်များပေါ်တွင်၊၊သင်၏ထင်မြင်ချက်ကိုဖော်ပြပါ။

- (က)၊ ငွေစာရင်းတရပ်အတွက်အများဆုံးထားခွင့်ရသောငွေကိုတိုးရန်။
- (ခ) တနှစ်အတွင်းငွေစာရင်းတရပ်တွင်အများဆုံးထည့်သွင်းခွင့်ရသော ငွေကိုတိုးရန်။
- (ဂ) ၎င်းစာရင်းဆိုင်ရာအလုပ်ဖွင့်ချိန်များကိုပိုမို၍ထားရန်။
- (ဃ) အိမ်တွင်ငွေစုဆောင်းထားရန်လုံခြုံသည့်သေတ္တာကလေးများကို ပေးထားရန်၊၊သို့ပေးထားလျှင်လူများတို့သည်။ ၎င်းသေတ္တာကလေးများတွင်ငွေအနှပ်များကိုစုဆောင်းပြီးလျှင်၊၊မိမိတို့၏ငွေစာရင်းများ၌၊၊၎င်းငွေများကိုအပ်နှံရန်အလိုရှိသည့်အခါ။၊စာပို့တိုက်သို့ယူသွားနိုင်ကြမည်။
- (င) ပူးတွဲ၍ငွေစာရင်းဖွင့်ထားခြင်းကိုကန့်သတ်သည့်အချက်များကို လျော့ပေါ့ရန်။(ဥပမာ။လင်နှင့်မယားပူးတွဲ၍ငွေစာရင်းဖွင့်ထားခြင်း။)
- (စ) ငွေအပ်နှံသည့်လူတိုင်းမှာ။မိမိသေဆုံးသည့်အခါ။ မိမိ၏ငွေကိုရယူလက်ခံရန်လူတဦးတယောက်၏အမည်ကိုတင်သွင်းခွင့်ရရန်။
- (ဆ) မကြာမီက အပ်နှံထားသည့်ငွေများမှတပါး။ အခြားအပ်နှံထားသည့်ငွေများကိုဝါရမ်းဖမ်းဆီးခြင်းမှလွတ်ငြိမ်းခွင့်ပေးရန်။
- (ဇ) ပြန်၍ထုတ်ယူသည့်ငွေများကို။ ငွေအပ်နှံသူ၏ ရွာတွင်စာပို့ပျာတာကပေးရန်။
- (ဈ) သမဝါယမအသင်းကအပ်နှံသည့်ငွေများပေါ်တွင်။ သာမန်နှုန်းတက်။ ငွေတရာလျှင် ၁ ပို၍အတိုးပေးရန်။

၁၀၀၈။ ။(၁) ယခုအခါ။မည်သည့်လူမျိုးလူစားတို့သည်။ သမဝါယမဘန်များ ဆိုင်ရာငွေစုသွင်းခြင်းဌာနများကို။အသုံးပြုကြပါသနည်း။

(၂) ၎င်းငွေစုဘန်များ တိုးတက်ကောင်းမွန်အောင်မည်သို့အကြံဉာဏ်ပေးနိုင်ပါသနည်း။

၁၀၀၉။ ။(၁) စာပို့တိုက်ဆိုင်ရာ ငွေစုဘန်နှင့်သမဝါယမငွေစုဘန်များမှတစ်ပါး။ အခြားမည်သည့်အသင်းအဖွဲ့များက။ပြည်သူတို့အား။မိမိတို့စုဆောင်း၍ရသည့်ငွေကိုအပ်နှံခြင်းတွင်အကူအညီပေးပါသလဲ။

(၂) မည်သည့်လူမျိုးလူစားများက။၎င်းအသင်းအဖွဲ့များကိုအသုံးပြုကြပါသနည်း။

(၃) ယခုရှိရင်း၎င်းအသင်းအဖွဲ့များတွင်။ မည်သည့်တိုးတက်ကောင်းမွန်ခြင်းများလိုပါသနည်း။

(၄) ၎င်းကိစ္စအတွက်။ မြို့ကြီးများ၌ထပ်မံ၍မည်သည့်အသင်းအဖွဲ့များတည်ထောင်ထားရန်လိုပါသနည်း။

(၅) ၎င်းကိစ္စအတွက်။ မြို့ကြီးများပြင်ပ၌ထပ်မံ၍မည်သည့်အသင်းအဖွဲ့များ တည်ထောင်ထားရန်လိုပါသနည်း။

၁၀၁၀။ ။စာပို့တိုက်ဆိုင်ရာငွေစုဘန်နှင့် စာပို့တိုက်ငွေလက်မှတ်များ ထုတ်ပေးခြင်းကြောင့်။ တောကျေးလက်တိုးတက်ကောင်းမွန်အောင်ပြုလုပ်ခြင်းများအတွက် သုံးစွဲရန်ငွေကို။ တောကျေးလက်မှ။အစိုးရမင်းတို့က။ စစ်ထုတ်၍ကုန်ခန်းအောင်ယူသည်ဟု စွပ်စွဲကြသည်။မြန်မာပြည်၌ဤကဲ့သို့ဖြစ်ပါသလော။ မည်သို့သက်သာခွင့်ပေးရန်သင်အကြံပေးနိုင်ပါသလဲ။ (မေးခွန်း ၉၃၈။၁၀၀၉ နှင့် ၁၀၂၂ များကိုကြည့်။)

၁၀၁၁။ ။(၁) ဒီဗြိတိန် ကောင်စီများ။ မြန်မာမိတ်ဆက်အသင်းများ။ သို့မဟုတ်အခြားသောပြည်သူအဖွဲ့အစည်းများက။ ငွေစုဘန်များဖွင့်လှစ် ထားသင့်ပါသလော။ ထားသင့်ပါလျှင်။ ၎င်းဘန်များ၏လုပ်ငန်း။ သို့မဟုတ် ၎င်းတို့၏ ရန်ပုံငွေကို ရင်းနှီးအပ်နှံထားခြင်းနှင့်စပ်လျဉ်း၍။ မည်သည့်ကန့်သတ်ချက်များ ထားရန်သင် အကြံဉာဏ်ပေးလိုပါသနည်း။

(၂) ၎င်းကဲ့သို့သောဘန်များကို။ မြန်မာမိတ်ဆက်အသင်းများက ဖွင့်လှစ်လျှင်။ ငွေစုငွေစာရင်းမှပြောင်းလဲခြင်းဖြင့်မြန်မာမိတ်ဆက်အသင်းများကိုပေးရန်အတွက် မချစ်စဉ်ထားလိမ့်မည်။ ငွေအပ်နှံသူကပေးရန်ရှိသည့် အခွန်ငွေများအတွက်။ သို့အပ်ထားသည့်ငွေပေါ်တွင်မြန်မာမိတ်ဆက်အသင်းကရယူပိုင်ခွင့်ရှိသင့်ပါသလော။

၁၀၁၂။ ။၁၉၂၅-၂၆ခုနှစ်။ အိန္ဒိယနိုင်ငံတော်ဆိုင်ရာ ငွေလဲလှယ်မှုနှင့် ဘဏ္ဍာတော်ရေးအတွက်။ အသျှင်ဧကရာဇ်ဘုရင်မင်းမြတ်ခန့်ထားတော်မူသည့် ကော်မရှင်လူကြီးအဖွဲ့က။၎င်း၏အစီရင်ခံစာအပိုင်း ၆၇ တွင်။ ငွေစုလက်မှတ်များဟုခေါ်ဝေါ်သည့်စာချုပ်စာတမ်းများကို။ ငွေဒင်္ဂါးများအတွက်။ ရောင်းချသင့်သည်ဟု အစိုးရမင်းတို့ကထောက်ခံသည်။၎င်းလက်မှတ်များသည်။စာပို့တိုက်ငွေလက်မှတ်များနှင့်တူလိမ့်မည်။ အဘယ်ကြောင့်ဆိုသော်။ ၎င်းတို့ကိုမည်သည့် အချိန်မဆိုငွေပြန်ရရန်ရွေးစေခွင့်ရသည်။ ၎င်းပြင်၎င်းတို့တန်ဖိုးမှာလည်း။ တဖြည်းဖြည်းတိုးတက်လာလိမ့်မည်။ ထိုမှတစ်ပါး။၎င်းငွေလက်မှတ်များအထူးအခွင့်အရေးရှိမည့်အချက်မှာ။၎င်းတို့၏ပိုင်ရှင်သည်ငွေပြန်၍ထုတ်မယူဘဲ။ ၃ နှစ်သို့မဟုတ်။ ၅ နှစ်စေ့အောင်စောင့်ဆိုင်းခဲ့လျှင်။ ၎င်းပိုင်ရှင်မှာ။ မိမိ၏ငွေလက်မှတ်တန်ဖိုးကို။ရွှေဒင်္ဂါးဖြင့်မိမိအားပေးရန်အစိုးရထံ၌တောင်းပိုင်ခွင့်ရှိသည်။ ဤနည်းအားဖြင့်၎င်းကဲ့သို့သောလက်မှတ်တစုံတရာကိုဝယ်ထားခြင်းမှာ။ရွှေကိုဝယ်ထားသည်နှင့်မတူအတိုးရလိမ့်မည်။

(၁) ဤအကြံအစည်၌။ မည်သည့်အကျိုးအပြစ်များရှိပါသနည်း။ ၎င်းအကြံအစည် အတိုင်းလိုက်နာလုပ်ကိုင်ရန်သင်ထောက်ခံပါသလော။

(၂) ၎င်းငွေလက်မှတ်များကိုထုတ်ပေးခဲ့လျှင်။ လုံခြုံရန်အတွက် ရွှေနှင့်ငွေကိုသိုဝှက် ထားသည့်အလေ့လျော့ပေါ့နည်းပါးလာခြင်းဖြစ်ပါမည်လော။

(၃) အများသူတို့သည်။ လက်ဝတ်တန်းဆာများအစား။ ၎င်းငွေလက်မှတ်များကိုဝယ် လိမ့်မည်လော။

(၄) သိုဝှက်ထားပြီးဖြစ်သောရွှေနှင့်ငွေများကို။ ၎င်းကဲ့သို့သောငွေလက်မှတ်များဝယ် ရန်ထုတ်သုံးကြပါမည်လော။ လက်ဝတ်တန်းဆာများကို၎င်းငွေလက်မှတ်များဝယ်ရန်ထုတ် ရောင်းကြပါမည်လော။

(၅) အများသူတို့သည်။ မြေကိုဝယ်မည့်အစား။ ၎င်းငွေလက်မှတ်များကိုဝယ်ကြပါ မည်လော။

(၆) ၎င်းငွေလက်မှတ်များကို။ မီးကြွက်၊ ခြံ၊ ခိုးသူ၊ ရေကြီးခြင်းစသည်တို့ဘေးမှကာ ကွယ်ရန်။ ၎င်းတို့ကို ဝယ်ယူသောသူတို့အား။ ၎င်းငွေလက်မှတ်များကို လုံခြုံစွာ ထားနိုင် အောင်။ မည်သို့ပြုလုပ်ပေးနိုင်ပါမည်နည်း။

၁၀၁၃။ ။ အစိုးရမင်းတို့က။ ရွှေဒင်္ဂါးများထုတ်ပေးလျှင်။ အများသူတို့သည်။ ၎င်းတို့ ကိုသိမ်းဆည်းစုဆောင်းပြီးလျှင်။ ၎င်းတို့ကိုလက်ဝတ်တန်းဆာများပြုလုပ်ကြလိမ့်မည်လော။ သို့မဟုတ်ဒင်္ဂါးများသည် တလက်မှတ်လက်သို့ သင့်လျော်စွာ အခါခပ်သိမ်း ပြောင်းလဲနေ ခြင်းရှိသင့်သကဲ့သို့။ ၎င်းရွှေဒင်္ဂါးများမှာပြောင်းလဲခြင်းမရှိဘဲ။ ဒင်္ဂါးအဖြစ်ဖြင့်သာသိုမှီးထား ကြမည်လော။ သို့တည်းမဟုတ်ရွှေများကိုယခုသိုမှီးထားသောသူများသည်။ ရွှေများကိုသိုမှီး ခြင်းမပြုဘဲရပ်စဲကြမည်လော။

၁၀၁၄။ ။ အများလူတို့၌။ ပစ္စည်းဥစ္စာမကြွယ်ဝသောသူများထဲတွင်ပင်။ ချက်ခြင်းသုံး စွဲရန်မလိုသောငွေအချို့ရှိကြသည်။ တခါခါ၌။ ၎င်းတို့မှာ။ ၎င်းငွေကိုအမြန်သုံးစွဲရန်လိုလိမ့် မည်။ သို့သော်လည်း၎င်းငွေကိုသို့သုံးစွဲရန်မလိုသေးသည့် အချိန်ကာလကိုကလေးလည်းရှိ သည်။ ဘန်အလုပ်လုပ်သူများက။ ၎င်းကဲ့သို့သောငွေမျိုးကို စုဆောင်းပြီးလျှင်။ အခြားသော သူများကိုငွေထုတ်ချေးခြင်းအားဖြင့် အသုံးကျအောင်ပြုလုပ်ရန် ကြိုးစားလေသည်။ ၎င်းငွေ ပိုင်ရှင်များမှာလည်းမိမိတို့ငွေကို။ အလိုရှိသည့်အခါ။ ပြန်၍ရနိုင်သည်။ ဤနည်းအတိုင်းအသုံး ပြုရန်ငွေပိုမိုစုဆောင်းရနိုင်သော ယခုမေးမြန်းစုံစမ်းချက်၌။ မပါမဝင်သေးသည့်အခြားနည်း လမ်းတစ်ခုတရာကိုသင်အကြံပေးနိုင်ပါသလား။

ငွေအစုစပ်စသည်ရောင်းဝယ်ရာဌာန။

၁၀၁၅။ ။ ရန်ကုန်မြို့ရှိ ငွေအစုစပ်စသည် ရောင်းဝယ် ရာဌာနကို။ မည်သို့တိုးတက် ကောင်းမွန်အောင်ပြုလုပ်နိုင်ပါမည်နည်း။

၁၀၁၆။ ။ (၁) ကာလကတ္တနှင့် ဘုံဘိုင်မြို့များ၌။ သာမန်ရောင်းဝယ်နေကြသည့် အစိုးရအာမခံငွေစက္ကူများ။ သို့မဟုတ်အစုများနှင့် ဒီဘင်ချာခေါ်စာချုပ်လက်မှတ်များအ တွက်။ ရန်ကုန်မြို့တွင်အချိန်မှန်မှန်အရောင်းအဝယ်ပြုရာဌာနအဘယ်ကြောင့်မရှိပါသနည်း။

(၂) ၎င်းကဲ့သို့သော အရောင်းအဝယ်ပြုရာဌာနကို စတင်တည်ထောင် သင့်ပါသ လော။ မည်သို့စတင်တည်ထောင်ပါမည်နည်း။

(၃) ရန်ကုန်မြို့မှတပါး။ မြန်မာပြည်အတွင်းအခြားမည်သည့်မြို့များတွင်။ ၎င်းဌာနမျိုး တည်ထောင်ရန်ကြံစည်အားထုတ်သင့်ပါသလား။

အစိုးရအာမခံငွေစက္ကူများ။

၁၀၁၇။ ။(၁) အစိုးရအာမခံ ငွေစက္ကူများကို အရောင်းအဝယ် ပြုလုပ်လိုသည့် ရန်ကုန်မြို့ပြပင် နေကြသောမြန်မာလူမျိုးများနှင့် အိန္ဒိယတိုင်းသားများမှာ။သို့အရောင်းအဝယ်လုပ်ရန်မည်သို့စီမံရသည်ကိုဖော်ပြပါ။ အင်္ဂလိပ်စာမရေးမတတ်တတ်သော သူများအတွက်အထူးအခက်အခဲများရှိပါသလား။

(၂) ရန်ကုန်မြို့ပြနေကြသောမြန်မာလူမျိုးများနှင့် အိန္ဒိယတိုင်းသားများသည်။အစိုးရအာမခံငွေစက္ကူများအရောင်းအဝယ်ပြုလုပ်ကြသောအခါ။မည်ကဲ့သို့စီမံကြပါသနည်း။

၁၀၁၈။ ။(၁) အစိုးရ အာမခံငွေစက္ကူများ အရောင်းအဝယ်ပြုလုပ်ရာ၌။ (က) အစိုးရ။ (ခ) အိန္ဒိယအင်္ဂလိပ်စာသင်တန်း။ (ဂ) အခြားဘန်များနှင့် (ဃ) အခြားသူများ။သို့မဟုတ်အသင်းအဖွဲ့များက။ မည်သည့်အကူအညီမျိုး ပေးကြပါသနည်း။ ၎င်းတို့တဦးဦးက။ မည်သည့်ပိုမိုကူညီခြင်းများကိုပြုလုပ်နိုင်ပါသေးသနည်း။

(၂) အများသူတို့အတွက်။ အစိုးရအာမခံငွေစက္ကူများ ဝယ်ပေးရန်။ ၎င်းပြင်အတိုးငွေကိုအရစ်ကျကောက်ခံယူရန် ဘန်တစ်ခုတခုက ယခုအခါဆောင်ရွက် ပေးခြင်းပြုပါသလော။

၁၀၁၉။ ။အစိုးရအာမခံငွေစက္ကူများ ပြောင်းလဲပေးခြင်း။ သို့မဟုတ်၎င်းအာမခံငွေစက္ကူများကို ထပ်ဆင့်လက်မှတ်ရေးထိုးခြင်းနှင့် စပ်လျဉ်းသည့်နည်းဥပဒေများ။ သို့မဟုတ်အတိုးပေးခြင်း၌မသက်မသာရှိခြင်းများ။ သို့မဟုတ်အခက်အခဲများရှိပါသလား။၎င်းမသက်မသာရှိခြင်းများနှင့်အခက်အခဲများကို။မည်သို့ပပျောက်စေနိုင်ပါမည်နည်း။

၁၀၂၀။ ။အစိုးရအာမခံ ငွေစက္ကူများဝယ်ရာ၌သော်၎င်း။ ရောင်းရာ၌ သော်၎င်း။ သိမ်းဆည်းသို့မီးထားရာ၌သော်၎င်း။ ၎င်းအာမခံငွေစက္ကူများအပေါ်တွင် အတိုးခံယူရာ၌ သော်၎င်း။စာပို့တိုက်၏အကူအညီရရန်အတွက် နည်းဥပဒေများ (စာပို့တိုက်နှင့်ကြေးနန်းဘက်ဆိုင်ရာအညွှန်းစာအုပ်အပိုင်း ၆ တွင်ပြထားသည့်အတိုင်း) တွင်။ မည်သည့်ပြောင်းလဲပြင်ဆင်ချက်များကိုသင်ထောက်ခံပါသနည်း။

၁၀၂၁။ ။ပြည်သူ့ကြွေးမြီဆိုင်ရာရုံးကို။ (က) ရန်ကုန်မြို့။ (ခ) မြန်မာပြည်အတွင်း အခြားမြို့တစ်ခုတခုတွင်ဖွင့်လှစ်ထားသင့်ပါသလား။

၁၀၂၂။ ။(၁) အစိုးရ အာမခံငွေစက္ကူများတွင် ငွေကြေးရင်းနှီးထားခြင်းအလေ့ကိုသီးခြားဖြစ်သော ငွေကြေးရင်းနှီးထားသူများ လိုက်နာကြအောင် အားပေးထိုက်ပါသလော။ရပ်ကွက်ဆိုင်ရာ ကူးသန်းရောင်းဝယ်ရေးများကိုသော်၎င်း။ ၎င်းကူးသန်းရောင်းဝယ်ရေးများကိုကြေးငွေထုတ်ချေးသည့်ဘန်များ။ သို့မဟုတ်သမဝါယမအသင်းများတွင်ငွေအပ်နှံကြစေရန်။ ၎င်းသူတို့ကိုသွေးဆောင်ရန်သာ၌သင့်ပါသလား။ အစိုးရအာမခံငွေစက္ကူများတွင်ငွေကြေးရင်းနှီးခြင်းပြုသည့်အချက်မှာ။ သာ၍ပိုမိုကျယ်ဝန်းစွာ ငွေကြေး ရင်းနှီးခြင်းအလုပ်ကိုသင်ကြားပေးရာ၌။ရှေးဦးစွာရောက်ရှိကြသောအခြေအနေဟုယူဆရမည်လော။

(၂) ငွေအနည်းငယ် စုဆောင်းရရှိသူများကို။ အစိုးရအာမခံ ငွေစက္ကူ ဝယ်ယူကြအောင်အားပေးရန်နှင့်။ ၎င်းကဲ့သို့ဝယ်ယူခြင်း၌ အလွယ်တကူပြီးမြောက်စေအောင်ပြုလုပ်ပေးရန်အတွက်။မည်သည့်စီမံချက်များ (ရှိခဲ့ပါလျှင်) ကို။သင်ထောက်ခံပါသနည်း။

၁၀၂၃။ ။အစိုးရငွေတိုက်ဆိုင်ရာငွေလွှဲလက်မှတ်များကို ဝယ်ယူခြင်းမှာ။ အမြတ်အစွန်း အလွန်ရရှိသောကြောင့်။ အစိုးရနှင့် ဘန်များအကြားတွင်။ ငွေကြေးရယူရန်အတွက် အတုံ့အမြှင်ဖြစ်နေကြသည်ဟု အချို့သောသူများက ပြောဆိုလေသည်။ ဤသို့ပြောဆိုကြ

သည့်အတိုင်း အမှန်ပင်ဖြစ်ပါသလော။ ၎င်းအကြောင်းမှာ မသင့်မလျော်ခြင်း အဘယ်ကြောင့်ဖြစ်သည် (သို့မဟုတ်ဖြစ်မည်) ဟုသင်ထင်မြင်ပါသနည်း။

အခြားအာမခံငွေစက္ကူများ။

၁၀၂၄။ ။(၁) အစိုးရအာမခံငွေစက္ကူများမဟုတ်သည့် အခြားအာမခံငွေစက္ကူများကို ဝယ်ရန်။ သို့မဟုတ်ရောင်းရန်အလိုရှိသည့် မြန်မာပြည်ရှိလူများတို့သည်။ သို့ရောင်းဝယ်ရန်ကိုမည်ကဲ့သို့စီမံနိုင်ကြပါသနည်း။ ရန်ကုန်မြို့ပြပ၌ နေသော မြန်မာလူမျိုးများနှင့် ကုလားလူမျိုးများတို့အတွက် အထူးဖြေဆိုပါ။ ၎င်းပြင်ရန်ကုန်မြို့တွင် နေသောလူမျိုးအမျိုးမျိုးတို့အတွက်လည်းဖြေဆိုပါ။

(၂) (က) ဤကဲ့သို့သော ကိစ္စများတွင်။ အိန္ဒိယအင်ဒီယယ်ဘန်။ (ခ) အခြားဘန်များ။ ၎င်းပြင် (ဂ) အခြားသူများ။ သို့မဟုတ်အသင်းအဖွဲ့များက။ မည်သည့်လွယ်လင့်တကူဖြစ်စေခြင်းများကိုခွင့်ပြုပါသနည်း။

(၃) မည်သည့်တိုးတက်ကောင်းမွန်ခြင်းများကိုသင်ထောက်ခံပါသနည်း။

ငွေရင်းနှီးခြင်းနှင့်ဘန်အလုပ်တိုးပွားခြင်း။

၁၀၂၅။ ။(၁) ဘန်များ။ သို့မဟုတ် ဘန်အလုပ်လုပ်သူများထံ ငွေအပ်နှံခြင်းအလေ့သည်။ အလွန်နှေးကန့်စွာမြန်မာပြည်၌ရှိနေသည်ဟုသင်ထင်မြင်ပါသလော။

(၂) အဘယ်ကြောင့်ဟု သင်သဘောရပါသနည်း။ အခြားမည်သည့် နိုင်ငံများနှင့်သင်နှိုင်းယှဉ်ပါသနည်း။

(၃) မည်သည့်အချက်များက။ ၎င်းကဲ့သို့နှေးကန့်ခြင်းကိုဖြစ်စေပါသနည်း။ ပပျောက်ရန်မည်သည့်အကြံဉာဏ်ပေးလိုပါသနည်း။

၁၀၂၆။ ။(၁) ငွေခံ (ချက်) လက်မှတ်များကိုငွေထုတ်ပေးရန်နှင့်ငွေစာရင်းတွင် ငွေပေးသွင်းရန် အချိန်ကြန့်ကြာခြင်းအတွက် အစုစပ်ဘန်တွင်မိမိတို့ငွေများကိုအပ်ရန်မနှစ်ခြိုက်သောသူများကိုသင်သိသလော။

(၂) ဤကဲ့သို့ငွေထုတ်ပေးရန် အချိန်လွန်ကျူးအောင်ကြန့်ကြာခြင်းကို သင်တွေ့ရှိရပါသလော။

(၃) ပပျောက်ရန်မည်သည့်အကြံဉာဏ်ပေးလိုပါသနည်း။

၁၀၂၇။ ။(၁) ပျက်စီးသွားသည့် အချို့သော ဘန်များ၏ စီမံပုံအရည်အချင်းမကောင်းသည့်အတွက်။ အစုစပ်ဘန်တစ်ခုခုတွင်မိမိတို့ငွေများကို အပ်ရန်မနှစ်ခြိုက်သောသူများကိုသင်သိပါသလော။ သို့မနှစ်ခြိုက်ကြခြင်းကြောင့်။ လူအများပင်ငွေမအပ်ကြသည်ဟုသင်ထင်မြင်ပါသလော။

(၂) တိုင်းရင်းသားဘန်အလုပ်လုပ်သူများနှင့်သော်၎င်း။ သမဝါယမဘန်။ သို့မဟုတ်အသင်းတွင်သော်၎င်း။ ငွေအပ်နှံခြင်းနှင့်ပတ်သက်၍။ ဤကဲ့သို့သော စိုးရိမ်စရာမနှစ်ခြိုက်ဘွယ်အကြောင်းရှိပါသလော။

၁၀၂၈။ ။ရန်ကုန်မြို့အပြင်၌အစုစပ်ဘန်များနည်းပါးသည်ကိုထောက်သော်။ သမဝါယမဘန်များက။ စာရင်းရှင်အဖြစ်ငွေအပ်နှံခြင်းများကိုလက်ခံထိုက်သည်ဟုသင်ထင်မြင်ပါသလော။ မည်သည့်ကန့်သတ်ချက်များလိုပါသနည်း။

၁၀၂၉။ ။မိမိတို့အပ်နှံထားသည့်ငွေများ။ ၎င်းငွေများအတွက်ပေးရသည့်အတိုးကို ဘန်အလုပ်လုပ်သူတို့၏စာရင်းမှအမြတ်တော်ခွန်အရာရှိများကသိရှိကြသည့်အတွက်။များစွာသောသူတို့သည်။မိမိတို့၏ငွေများကို။ချစ်တီး။သို့မဟုတ်အခြားတိုင်းရင်းသားဘန်အလုပ်လုပ်သူတဦးတယောက်ထံတွင် အပ်နှံရန်မနှစ်သက်ကြပါသလော။ ဤအကြောင်းနှင့် ပတ်သက်၍ ကောင်းမွန်အောင် ဆောင်ရွက်နိုင်ခွင့်ရှိပါသလော။ မည်သို့ ကောင်းမွန်အောင် ဆောင်ရွက်မည်ဟုသင်အကြံဉာဏ်ပေးလိုပါသနည်း။

၁၀၃၀။ ။(၁) အစိုးရ။ သို့မဟုတ်အခြားသောအာမခံငွေစက္ကူများဖြင့်ငွေရင်းနှီးခြင်းအလေ့သည်။မြန်မာပြည်၌လွန်စွာနှေးကွေးခြင်းရှိနေသည်ဟုသင်ထင်မြင်ပါသလော။

(၂) ၎င်းအကြောင်းမှာ။ အဘယ်ကြောင့်ဟုသင်သဘောရပါသနည်း။ အခြားမည်သည့်နိုင်ငံများနှင့်သင်နှိုင်းယှဉ်ပါသနည်း။

(၃) စာချုပ်စာတမ်းများ။သူခိုးတို့ဘေးမှသော်၎င်း။မီး။ရေ။ ခြံများနှင့်အခြားသောပိုးမွှားတိရစ္ဆာန်များ ဖျက်ဆီးခြင်းမှသော်၎င်း။ ကာကွယ်ရန်ကောင်းမွန်လုံခြုံစွာသိမ်းထားရခြင်းအခက်အခဲကြောင့်လူများမှာ။၎င်းအာမခံငွေစက္ကူများဖြင့်။ ငွေရင်းနှီးခြင်းကိုမပြုဘဲနေကြပါသလော။ ဤကိစ္စအတွက် မည်သို့ကောင်းမွန် အောင်ဆောင်ရွက်ရန် သင်အကြံပေးလိုပါသနည်း။ဤသို့သောအခက်အခဲမျိုးများသည်။ ဘန်အလုပ်လုပ်သူများထံတွင်အမြဲအပ်နှံထားသည့်ငွေနှင့်စပ်လျဉ်း၍လည်းရှိပါသလော။

(၄) သို့နှေးကွေးခြင်းရှိနေရခြင်းမှာ။ အခြားမည်သည့်အကြောင်းများကြောင့် ဖြစ်နေပါသနည်း။ဤအတွက်မည်သို့တိုးတက်ကောင်းမွန်အောင်ဆောင်ရွက်မည်ဟုသင်အကြံပေးလိုပါသနည်း။

၁၀၃၁။ ။မြန်မာပြည်တွင်။ ရင်းနှီးထားသောငွေများဆိုင်ရာ ယုံမှတ်အပ်နှံခံရသူလူကြီးစုအဖွဲ့တခုတည်ထောင်ရန်ဖြစ်မြောက်အောင်မြင်နိုင်ပါမည်လော။ သို့တည်ထောင်ရာတွင်အခက်အခဲများတွေ့မည်ဖြစ်ပါလျှင်။ ၎င်းအခက်အခဲများကိုမည်ကဲ့သို့အောင်မြင်နိုင်ပါမည်နည်း။ ၎င်းလူကြီးစုအဖွဲ့ကပေးနိုင်မည့်အခကြေးငွေနှင့် သင့်တော်သည့်ဒါရိုက်တာလူကြီးများနှင့်မန်နေဂျာလူကြီးများရနိုင်ပါမည်လော။

အာမခံပြုလုပ်ထားခြင်း။ (မေးခွန်း ၅၃ ကိုလည်းကြည့်။)

၁၀၃၂။ ။ရန်ကုန်မြို့ပြင်ပရှိလူတို့သည်။ (က) မိမိတို့အသက်များနှင့်။ (ခ) မိမိတို့ပစ္စည်းများကိုမည်၍မည်မျှခန့်အာမခံပြုလုပ်ထားကြပါသနည်း။

၁၀၃၃။ ။လူတဦးတယောက်မှာကျန်းမာပါသော်လည်း။ သင့်လျော်သည့်နှစ်ကြေးပေး၍မိမိ၏အသက်ကိုအာမခံပြုလုပ်ရန်စီမံရာ၌။အခက်အခဲနှင့်တွေ့ကြုံရသည်ကိုသင်သိပါသလော။ မည်သည့်အခက်အခဲမျိုးပါနည်း။ ၎င်းအခက်အခဲကိုမည်ကဲ့သို့အောင်မြင်နိုင်ပါမည်နည်း။

၁၀၃၄။ ။ကုန်များ။သို့မဟုတ်အခြားပစ္စည်းများကို။မီး။သူခိုး။ ရေကြီးခြင်းနှင့်အခြားမတော်တဆပျက်စီးရခြင်းဘေးမှအာမခံပြုလုပ်ရန်စီမံရာ၌။မြန်မာပြည်တွင်မည်သည့်အခက်အခဲများတွေ့ရှိရပါသနည်း။

၁၀၃၅။ ။အာမခံ ပြုလုပ်ထားခြင်းဖြင့်။ ငွေကြေးစုဆောင်းသည့်အလေ့ကို။ လူတို့သည်ရ၍လာကြသောကြောင့်။ အိန္ဒိယနိုင်ငံတွင် တည်ထောင်ခြင်းမပြုသည့်ကုမ္ပဏီများ၏

လုပ်ကိုင်ဆောင်ရွက်ချက်များပေါ်တွင်အကန့်အသတ်ထားခြင်းပြုသင့်သည်ဟုထင်မြင်ချက်ကိုသင်သဘောကျပါသလော။အကျိုးအကြောင်းကိုဖော်ပြပါ။

၁၀၃၆။ ။(၁) အင်္ဂလိန်နိုင်ငံ၌ ပြုလုပ်သည့်နည်းအတိုင်း စာပို့တိုက်မှတဆင့်နှစ်စဉ်ငွေပြန်ရရန်လက်မှတ်စာများကိုအစိုးရမင်းတို့ကရောင်းသင့်သလော။

(၂) စာပို့တိုက်ဆိုင်ရာငွေလက်မှတ်များဖြင့်၊ ငွေရင်းနှီးထားသူများသည်။ မိမိတို့အတိုးဝင်ငွေရရန်ရပ်သည့်တိုင်အောင်။ ၎င်းလက်မှတ်များကိုထား၍။ ၎င်းနောက်မှဤကဲ့သို့သောနှစ်စဉ်ငွေပြန်ရရန်လက်မှတ်စာများကိုဝယ်ရန်။ ၎င်းစာပို့တိုက်ဆိုင်ရာငွေလက်မှတ်များကိုပြန်လည်ရွေးယူကြပါလိမ့်မည်လား။

(၃) ၎င်းကဲ့သို့သောနှစ်စဉ်ငွေပြန်ရရန်လက်မှတ်စာများကို။ မည်သည့်အခြားသူများကဝယ်ယူကြပါလိမ့်မည်နည်း။

၁၀၃၇။ ။လူအသေအပျောက်ဦးရေမှတ်သားစုဆောင်းရာနှင့် ၎င်းစာရင်းရေးသားပြုလုပ်ခြင်းကိုများစွာကောင်းမွန်ကျနအောင်မပြုမလုပ်ဘဲလျက်။ အစိုးရမင်းတို့က ဖြစ်စေ။ ကုမ္ပဏီများကဖြစ်စေ။ လုပ်ကိုင်ကြသည့်အသက်အာမခံအလုပ်နှင့်နှစ်စဉ်ငွေပြန်ရရန်လက်မှတ်စာများဆိုင်ရာအလုပ်ကိစ္စအတွက်အမှန်မှချစ်ဦးပွားလာရန်။ မြန်မာပြည်၌ ဖြစ်နိုင်ပါသလော။ ၎င်းကဲ့သို့ဦးပွားလာရန်မည်ကဲ့သို့ပြုလုပ်ဆောင်ရွက်နိုင်ပါသနည်း။

အခန်း ၁၁။ ။အထွေထွေ။

ဘန်အလုပ်၌တိုင်းရင်းဘာသာလက်ရေးစာများကိုအသုံးပြုခြင်းအကြောင်း။

၁၁၀၁။ ။(၁) ဘန်အလုပ်တွင်တိုင်းရင်းဘာသာလက်ရေးစာများကိုအသုံးပြုရန်အကြောင်းနှင့်စပ်လျဉ်း၍အကြံဉာဏ်ပေးရန်အချက်များရှိပါသလား။ (ဥပမာ။ ။ငွေမှတ်စာအုပ်များနှင့်ငွေသွင်းဖြတ်ပိုင်းများ။)

မှတ်ရန်။ ။ငွေခံ (ချက်) လက်မှတ်များအတွက်မေးခွန်း  
နံပါတ် ၅၁၆ က ၅၂၁ ထိများကိုကြည့်။

(၂) သင်သည်မည်သည့်ဘာသာစာနှင့်လက်ရေးစာများကိုခွင့်ပြုပါမည်လဲ။

(၃) သင်သည်အကြောင်းအချက်များ တစုံတရာရှိလျှင်။ ဘာသာစာ။ လက်ရေးစာတစုံတရာကိုအသုံးပြုခြင်းကိုတားမြစ်မည်လား။

အပေါင်ဆိုင်အလုပ်။

၁၁၀၂။ ။(၁) သင်၏အရပ်ဒေသတွင်အပေါင်ဆိုင် ရှင်များသည်။ မည်သည့်အတိုးနှုန်းများကိုယူပါသလဲ။ ၎င်းနှုန်းအောက်နည်းလျော့သည့်နှုန်းကို။ အကြီးဆုံး နှုန်းအဖြစ်သတ်မှတ်ရန်သင်ထောက်ခံပါသလား။ လိုက်ဆင်ခငွေများ ယုတ်လျော့ခြင်း။ သို့မဟုတ်အပေါင်ဆိုင်များကိုအလွန်အကျွံအသုံးပြုရန် အားပေးခြင်းဖြစ်နိုင်သည့် မကောင်းသော အခြင်းအရာများကိုအထောက်အထားမပြုဘဲ။ အတိုးနှုန်းကို နည်းနိုင်သမျှနည်းအောင် ပြုလုပ်သင့်ပါသလား။

(၂) သီးခြားဖြစ်သောလူများအဖြစ်အပေါင်ခံသူများကို။ စည်းမျဉ်း သတ်မှတ်ရန်အခြားမည်သည့်စီမံချက်များကိုသင်အကြံပေးပါမည်လဲ။

(၃) အစိုးရကဖြစ်စေ။ ဒီစကြိုက်ကောင်စီများကဖြစ်စေ။ သို့မဟုတ် မြန်မာ့စီပီယံကောင်စီ တီကဖြစ်စေ။ အပေါင်ဆိုင်များဖွင့်လှစ်ရန်သင်ကထောက်ခံပါသလား။ အပေါင်ဆိုင်အသီး သီး၌ အာမခံသူတယောက်ကျခန့်ထားပြီးလျှင်။ ၎င်းသူကချေးငွေများပေါ်တွင်ကော်မီရှင်ပွဲခ ယူ၍။ အပေါင်ပစ္စည်းအသီးသီး အပေါ်တွင် အများဆုံးထုတ်ချေးရန်ငွေကို ဆုံးဖြတ်လျက်။ ၎င်းအပေါင်ပစ္စည်းကိုထုခွဲရလျှင်။ ထုခွဲရာ၌လျော့၍ရသည့်ငွေကို။ ၎င်းအာမခံသူကပေးရန် အကြံအစည်ကို။ သင်မည်သို့ သဘောရပါသလဲ။ ၎င်းအကြံအစည်ကို။ မြန်မာ့စီပီယံဘန်များ ထားရန်အကြံအစည်နှင့်ပူးပေါင်း ဆောင်ရွက်နိုင်ပါမည်လား။ (မေးခွန်းနံပါတ် ၁၀၁၁ ကိုကြည့်။)

တရားနှင့်အညီဖြစ်သည့်ပေါင်နှံခြင်းများ။

၁၁၀၃။ ။ (၁) အပေါင်စာချုပ်မပြုမလုပ်ဘဲ။ ပိုင်ဆိုင်ခွင့်စာချုပ်များအပ်ပေးထား ခြင်းဖြင့်။ တရားနှင့်အညီဖြစ်သည့်ပေါင်နှံခြင်းပြုလုပ်နိုင်ခွင့်ကို။ မြန်မာနိုင်ငံတော် တဝှန်းလုံး နှင့်၎င်း။ သို့မဟုတ်၎င်းအခွင့်ယခရရှိပြီးဖြစ်သည့် မြို့များ၏အပ။ မြန်မာနိုင်ငံတော်အတွင်းအ ရပ်ဒေသတစ်ခုတရားနှင့်၎င်း။ သက်ဆိုင်စေသင့်ပါသလား။

(၂) ရောင်းဝယ်မှုဆိုင်ရာငွေလွှဲလက်မှတ်များကိုအသုံးပြုရန်။ ဤနည်းဖြင့် အားပေး နိုင်ပါမည်လား။

မြေပိုင်ဆိုင်ခွင့်အကြောင်း။

၁၁၀၄။ ။ မြေပိုင်ဆိုင်ခွင့်ကိုစစ်ဆေး စုံစမ်းခြင်းလွယ်ကူရန် ဖြစ်စေ။ သို့မဟုတ်စရိတ် သက်သာစေရန်ဖြစ်စေ။ မြေစာရင်း။ သို့မဟုတ်စာချုပ် စာတမ်းစီစဉ်၍ မှတ်ပုံတင်သွင်းခြင်း နည်းစနစ်များ။ သို့မဟုတ်အခြားနည်းစနစ်များတွင်မည်သည့်ပြောင်းလဲချက်များ ပြုလုပ်သင့် ပါသလဲ။

၁၁၀၅။ ။ စီရင်စုအသီးသီးက။ နှစ်ကုန်ဆုံးသည့် အခါတိုင်း ဆိုင်ရာ စီရင်စုအတွင်း။ ၎င်းနှစ်အတွက်စီစဉ်၍မှတ်ပုံတင်အညွှန်းစာအုပ်များတွင် ထည့်သွင်းပြီးဖြစ်သည့် အချက် များကိုပုံနှိပ်၍။ အများပြည်သူတို့အားရောင်းချလျှင်။ မည်သည့်အကျိုး အမြတ်များ ရှိပါမည် နည်း။ ယင်းသို့ပြုလုပ်ရန်သင်ထောက်ခံပါသလား။

ဘန်များ၌ရှိသောအများပြည်သူတို့ဆိုင်ရာရန်ပုံငွေများအကြောင်း။

၁၁၀၆။ ။ မြန်မာနိုင်ငံတော်အတွင်းရှိ မြန်မာ့စီပီယံကောင်စီတီများ။ ဒီစကြိုက်ကောင်စီ များ။ ယူနီဗာစီတီသို့ပျံ့ကျောင်းကြီးများနှင့် အခြားပြည်သူ အဖွဲ့များ၏ လက်ကျန်ငွေများကို သိမ်းထားနိုင်ခွင့်ရရှိရန်။ ဘန်များကမည်သည့်စည်းကမ်းဥပဒေများကို ကြေနပ်အောင်လိုက် နာဆောင်ရွက်ကြပါမည်နည်း။

အိန္ဒိယအင်ပီရီယယ်ဘန်။

၁၁၀၇။ ။ ကြာသေးမီနှစ်များအတွင်း။ အိန္ဒိယ အင်ပီရီယယ်ဘန်က။ ဘန်ခွဲသစ်အ များဖွင့်လှစ်ခဲ့လေသည်။ ၎င်းတို့နှင့်စပ်လျဉ်း၍။ မြန်မာပြည်၌။ အောက်ပါအကြောင်းကိုစွဲများ တွင်မည်သို့အကျိုးဖြစ်ထွန်းပါသလဲ။

- (က) ငွေစုဆောင်းခြင်းနှင့်ငွေရင်းနှီးခြင်းကိုအားပေးခြင်း။
- (ခ) ကုန်သွယ်ခြင်းနှင့်လက်မှုပညာလုပ်ငန်းများကိုကြီးပွားစေခြင်း။
- (ဂ) လယ်ယာလုပ်ကိုင်မှုအတွက်ကြေးငွေချေးငှားရရှိနိုင်ရန်လွယ်ကူစေခြင်း။
- (ဃ) တိုင်းရင်းသားဘန်အလုပ်ကိစ္စ။
- (င) ဘန်သစ်များ၊ သို့မဟုတ်တည်ရှိပြီးဘန်များ၏ဘန်ခွဲများကိုဖွင့်လှစ်ခြင်းဖြင့်၊ အစုစပ်ဘန်အလုပ်ကိုချဲ့ထွင်ခြင်း။
- (စ) ချေးငွေများပေါ်တွင် အတိုးနှုန်းနှင့် ဟွန်ဒီ လက်မှတ်များ ဝယ်ယူရသော ကုန်ကျငွေ။
- (ဆ) အခြားအကြောင်းကိစ္စများ။

အဆမတန်အတိုးအညွှန်တင်၍ချေးငှားခြင်းအက်ဥပဒေ။

၁၁၀၀။ ။(၁) ဤအက်ဥပဒေတည်ရှိကြောင်းလူအများသိကြပါသလား။

(၂) သင်၏စီရင်စုရှိခြံစားအများတို့သည်၊ မိမိတို့၌တင်ရှိသော ကြေးမြီများအတွက်။ တရားစွဲဆိုခြင်းခံရကြသည့်အခါ။ အဆမတန်အတိုးအညွှန်တင်၍ ချေးငှားခြင်း အက်ဥပဒေ နှင့်သက်ဆိုင်စေခွင့်ရရှိအောင်လျှောက်ထားကြပါသလား။

(၃) တရားမ ရုံးများသည်။ ၎င်းအက်ဥပဒေနှင့် သက်ဆိုင် စေခြင်းငှါ။ ခြံစားကမ လျှောက်ထားဘဲ။ ၎င်းအက်ဥပဒေနှင့်သက်ဆိုင်စေပါသလား။

(၄) ၎င်းအက်ဥပဒေနှင့်သက်ဆိုင်စေရန်ထင်ရှားစွာသင့်လျော်သော်လည်း။ မသက် ဆိုင်စေသောအမှုများစွာရှိပါသလား။

၁၁၀၉။ ။(၁) ၎င်းအက်ဥပဒေနှင့် သက်ဆိုင်စေခွင့် ရရန် လျှောက်ထားသောခြံ စားမှာ။ ယင်းသို့လျှောက်ထားသဖြင့်။ နောင်ကိုကြေးငွေချေးငှားရရှိနိုင်ရန်ပိုမိုခဲယဉ်းခြင်းဖြစ် ပါသလား။

(၂) ခြံစားကမလျှောက်ထားဘဲ။ ရုံးက၎င်းအက်ဥပဒေနှင့် သက်ဆိုင်လျှင်။ ယင်းကဲ့ သို့ပင်ခဲယဉ်းခြင်းဖြစ်ပါသလား။

(၃) (က) ၎င်းအက်ဥပဒေအရအကျိုးခံစားထိုက်ခွင့်တောင်းဆိုသော။ (ခ) သို့မ ဟုတ်၎င်းအကျိုးခံစားခွင့်ကို မတောင်းမဆိုဘဲရရှိသောခြံစား၌။ အခြားအကျိုးဆုတ်ယုတ် အခွင့်အရေးမသာခြင်းများရှိပါသလား။

၁၁၁၀။ ။ငွေချေးငှားသူတို့သည်။ မိမိတို့နှင့် ၎င်းအက်ဥပဒေ မသက်ဆိုင်စေနိုင်ရ အောင်အလိုငှါ။ တရားစွဲဆိုခြင်းပြုခါနီးတွင်။ စာချုပ်ဟောင်းအရအရင်းနှင့်အတိုးငွေများကို လုံးပေါင်း၍။ ငွေချေးယူသူကလည်းသို့အသစ်ချုပ်ဆိုငွေမှာ။ အဆိုပါနည်းအတိုင်းလုံးပေါင်း ထားကြောင်းရုံးတွင်မဖော်မပြနိုင်ဘဲ။ စာချုပ်သစ်များပြုလုပ်ကြစေခြင်းဖြင့်။ အများအပြား ကာကွယ်လေ့ရှိကြပါသလား။ ယင်းသို့မဖြစ်စေခြင်းငှါ။ တရားဥပဒေ ပြုလုပ်ရန် လိုပါသ လား။ ဧွေထုတ်ချေးသူက။ ငွေချေးယူသူအား။ ခြောက်လတကြိမ်သော်၎င်း။ (သို့မဟုတ်တ နှစ်တကြိမ်သော်၎င်း) စာရင်းပေးစေရန်တရားဥပဒေမှာ။ သင့်လျော်ပါမည်လား။

၁၁၁၁။ ။အတိုးငွေကန့်သတ်သော တရားဥပဒေ တစုံတရာမှာ။ အာမခံပစ္စည်းအ နည်းငယ်ပေးနိုင်သော သို့မဟုတ်အလျှင်းမပေးနိုင်သောငွေချေးယူသူအား။ မည်သို့ထိခိုက် ပါမည်နည်း။ အတိုးငွေမှာ။ ငွေချေးငှားသူသည်ဆုံးရှုံးခံရမည် တာဝန်မကြောက်မရွံ့စွန့်စား သည်အားလျော်စွာဖြစ်စေရမည်ဟု တရားဥပဒေကအသိအမှတ်ပြုပါလျှင်။ ပစ္စည်းဥစ္စာမရှိ

သောလယ်သီးစားလုပ်သူကပေးရမည့် အတိုးငွေကိုအများဆုံးမည်မျှကန့်သတ်ထားပါမည် နည်း။ တရားဥပဒေဖြင့် (အတိုးကို) ပုံသေကန့်သတ်ထားလျှင် ငွေချေးယူသူတို့သည် ၎င်း တရားဥပဒေကို ကျူးလွန်ရန်အသင့်ရှိသောငွေချေးငှားသူတို့ကိုရှာဖွေ၍၊ ၎င်းချေးငှားသူတို့ သည်ပြစ်ဒဏ်ကို ကျူးလွန်လုပ်ကိုင်ရသည့်အတွက်။ ယခုနှုန်းများထက် ပိုမိုပေးကြမည်မ ဟုတ်ပါလား။

၁၁၁၂။ ။သင်ကအကြံဉာဏ်ပေးသည့်။ သို့မဟုတ်သဘောကြိုက်ညီသည့်ပြုပြင်ချက် တစုံတရာမှာ။ ငွေချေးယူသူက။ ငွေကိုအလျင်အမြန်အလိုရှိသဖြင့်။ မိမိအမှန်အတိုင်းချေးယူ သည့်ငွေထက်များစွာပိုမိုသော ငွေရင်းအတွက် စာချုပ်တွင်လက်မှတ်ထိုးရန် သဘောတူ သည့်အချက်၌။ မည်သို့ဖြစ်ပါမည်နည်း။ ၎င်းအက်ဥပဒေအရ။ ဤအပိုငွေမှာ။ “အတိုး” ဆို သောစကားတွင်ပါဝင်သည်။ သို့သော်ငွေချေးယူသူသည်။ ငွေရှိဖြစ်ကြောင်းကို ထင်ရှား အောင်ပြနိုင်ပါမည်လား။

၁၁၁၃။ ။(၁) ၎င်းအက်ဥပဒေကိုမကြာမကြာအသုံးပြုလျှင်။ လူတစ်ဦးတယောက် အတွက်သော်၎င်း။ ယေဘုယျအားဖြင့် တိုင်းပြည်အတွက်သော်၎င်း။ မည်သည့်အကျိုးအ ပြစ်များပေါ်ပေါက်ပါမည်နည်း။

(၂) အဆိုပါအက်ဥပဒေကိုပို၍မကြာခဏအသုံးပြုရန်။ မည်သို့ပြုလုပ်နိုင်ပါမည်လဲ။

(၃) ၎င်းစီမံချက်များအတိုင်းလိုက်နာဆောင်ရွက်ရန်သင်ထောက်ခံပါသလား။

(၄) အဆိုပါအက်ဥပဒေကိုအသုံးပြုရန်အလို့ငှါ အားပေးရန်ရည်ရွယ်သည့်စီမံချက် များမှာ။ (က) မှန်သောကြွေးမြီများကိုပင်အနှံ့အပြားငြင်းဆိုခြင်း။ သို့မဟုတ် (ခ) အလွန် အကျူးငွေချေးယူကြခြင်း။ သို့မဟုတ် (ဂ) ယေဘုယျအားဖြင့် လူများသည်သာ၍လွယ်လင့် တကူပဋိညာဉ်များကို ဖောက်ဖျက်ခြင်း ပြုလုပ်ကြလိမ့်မည်ဟု စိုးရိမ်ဘွယ်အကြောင်းများရှိသ လား။ သင်ထောက်ခံသော အချက်များတွင်။ ဤကဲ့သို့သောစိုးရိမ်ဘွယ် အကြောင်းများရှိ ပါသလား။ ၎င်းတို့ကိုမည်သို့တားမြစ်ပါမည်နည်း။

၁၁၁၄။ ။ငွေကိုအတိုးအလိုရှိနေသော ငွေချေးယူသူတို့သည်။ ဤကဲ့သို့ပြုလုပ်ထား သောတရားဥပဒေမည်သည်ကိုမဆို ရှောင်လွှဲကြမည်မှာ မှန်ပါသလား။ ရှောင်လွှဲကြခြင်း များကိုလုံလောက်စွာတားမြစ်နိုင်ပါမည်လား။

၁၁၁၅။ ။(၁) ၎င်းအက်ဥပဒေကိုတစုံတရာပြင်ဆင်ရန်သင်ထောက်ခံပါသလား။ အကြောင်းအချက်များကိုအကျယ်ဖော်ပြပါ။

(၂) အခြားတရားဥပဒေကို အစားထည့်သွင်း၍သော်၎င်း။ အစား မထည့်သွင်းဘဲ သော်၎င်း။ အဆိုပါအက်ဥပဒေကို။ ဖျက်သိမ်းရန်သင်ထောက်ခံပါသလား။ အကြောင်းများ ကိုဖော်ပြပါ။

လယ်ယာစိုက်ပျိုးလုပ်ကိုင်သူတို့အင်ဆော်လဝင်ခေါ်ကြွေးမြီမဆပ်မပေးနိုင်ခြင်း။

၁၁၁၆။ ။လယ်ယာလုပ်ကိုင်သူတို့နှင့် စပ်လျဉ်း၍။ ကျေးလက်ဆိုင်ရာ အင်ဆော်လ ဝင်ခေါ်ကြွေးမြီမဆပ်မပေးနိုင်ခြင်း အက်ဥပဒေတွင် မည်သည့်ပြောင်းလဲချက်များလိုအပ် ပါသနည်း။

၁၁၁၇။ ။(၁) မိမိတို့၏ကြွေးမြီများကို ဆပ်ပေးနိုင်ရန် မြှင်လင့်ဘွယ် မရှိသော လယ်ယာလုပ်ကိုင်သူတို့သည်။ အင်ဆော်လဝင်ခေါ် ကြွေးမြီမဆပ်မပေးနိုင်သည့် နည်း အတိုင်းပြုလုပ်ကြသည့်အခါ။ မည်သည့်အကျိုးအပြစ်များကိုတွေ့ကြုံကြပါမည်လဲ။

(၂) လယ်ယာ လုပ်ကိုင်သူအများတို့သည်။ ယင်းသို့သော နည်းအတိုင်းပြုလုပ်ရန် လိုအပ်ပါသလား။ ၎င်းအတွက်ငွေချေးစားသူတို့၌သော်၎င်း။ လယ်ယာလုပ်ကိုင်မှုအတွက် ကြေးငွေချေးငှားရရှိနိုင်သောအခြေအနေများ၌သော်၎င်း။မည်သို့ထိခိုက်မည်နည်း။

၁၁၁၀။ ။အလွန်ကြေးမြီများသောလယ်ယာလုပ်ကိုင်သူတို့အား။ (၁) သင့်လျော်သောအချိန်အတွင်း မိမိတို့ဆပ်ပေးနိုင်သမျှ ဆပ်ပေးစေခြင်းငှာ။ ကြပ်မ တောင်းဆိုရန်နှင့်။ (၂) ၎င်းတို့သည်ကြေးငွေနှင့်စပ်၍အသစ်တည်ထောင်လုပ်ကိုင်နိုင်ကြစေခြင်းငှာ။ ကျန်ရှိသောကြေးများမှလွတ်ငြိမ်းချမ်းသာခွင့်ပေးရန်အကြောင်းများနှင့်စပ်လျဉ်း၍ ဆောင်ရွက်စေခြင်းငှာ။ ဖြန်ဖြေသည့်လူကြီးစုအသင်းများဖွဲ့စည်းရန်သင်အကြံဉာဏ်ပေးနိုင်ပါသလား။

၁၁၁၉။ ။အမွေရှိသည့်ပစ္စည်းတန်ဖိုးထက်ပိုမိုသောသေဆုံးသူ၏ ကြေးမြီများကို။ ၎င်း၏အမွေခံများကအများအားဖြင့်တာဝန်ခံလေ့ရှိကြသလား။

သမဝါယမအသင်းများနှင့်အမြတ်တော်ခွန်။

၁၁၂၀။ ။အိန္ဒိယနိုင်ငံတော်အစိုးရမင်းတို့က။သမဝါယမနည်းလုပ်ကိုင်ဆောင်ရွက်မှုကြီးပွားရန်အားပေးခြင်းငှာ။ အမြတ်တော်ခွန် အထူးလွတ်ငြိမ်းချမ်းသာခွင့် ပေးရန်ဖြစ်နိုင်မည့်အကြောင်းနှင့်။ လိုအပ်သည့်အကြောင်းများကို နိုင်ငံတော်ဆိုင်ရာ ကြေးငွေချေးငှားမှုဘန်လုပ်ငန်း စုံစမ်းရေးကော်မီတီများအား စစ်ဆေးစုံစမ်းစေလေသည်။ မြန်မာနိုင်ငံတော်တွင်။သမဝါယမအသင်းများ။ ၎င်းအသင်းများတွင်ပါဝင်သူများနှင့် ဒီဘင်ချာငွေ ချေးစာချုပ်လက်ရှိဖြစ်သူများအပေါ်၌အမြတ်တော်ခွန်စည်းကြပ်ခြင်းနှင့်စပ်လျဉ်း၍။ မည်သည့်စီမံချက်များကိုသင်ထောက်ခံပါသလဲ။ (က) အမြတ်အစွန်းများကို။အသင်းစည်းကမ်းဥပဒေများအရမခွဲမဝေရန်ပိတ်ပင်ထားသည့်အသင်းများ။သို့မဟုတ် (ခ) အဆုံးသတ်စာရင်းရှင်းလင်းသည့်အခါ။ ငွေပိုများကိုအသင်းစည်းကမ်းဥပဒေများအရ အသင်းသားများ ဝေခြမ်း၍မယူရဘဲ။ အများပြည်သူနှင့်ဆိုင်သောကိစ္စ။ သို့မဟုတ် သမဝါယမ အသင်းသစ်တည်ထောင်ရန်ကိစ္စအလို့ငှာ သုံးရမည်ဖြစ်သောအသင်းများအတွက်။ သင်၏မူလအကြံပေးချက်များကိုတစုံတရာပြင်ဆင်ပြောင်းလဲရန်သင့်လျော်ပါသလား။

(မှတ်ရန်။ ။ဤအကြောင်းအရာနှင့်စပ်လျဉ်း၍။အောက်တွင်မှတ်ချက်ပါရှိလေသည်။ အသင်းတသင်းသည် အခြားအသင်း တသင်းတွင်လည်း အသင်းသားအဖြစ် ပါဝင်သည့်အချက်နှင့်။အသင်းတသင်းတွင်ပါဝင်သောသီးခြားဖြစ်သည့် အသင်းသားတို့နှင့်ဆိုင်သည့်အချက်များကိုဂရုပြုပါ။)

မှတ်ရန်။—သမဝါယမအသင်းများနှင့်အမြတ်တော်ခွန်အကြောင်း။

၁။ ။အိန္ဒိယအမြတ်တော်ခွန် အက်ဥပဒေပုဒ်မ ၆၀ နှင့်အညီ ထုတ်ပြန်သည့်အမိန့်ကြော်ငြာစာအရ။ ‘‘အမြတ်အစွန်းအဖြစ်နှင့်သမဝါယမအသင်းတစုံတရာရှိသည့်ငွေများ။ ၎င်းပြင်၎င်း၏အသင်းသားများက။ အမြတ်ဝေစုများ။သို့မဟုတ်အမြတ်အစွန်းအဖြစ်အခြားနည်းရရှိသည့် ငွေများမှာ။’’အမြတ်တော်နှင့် နောက်ထပ်အခွန်တော် နှစ်ရပ်စလုံးမှ လွတ်ကင်းချမ်းသာခွင့်ရရှိသည်။ သို့သော်အမြတ်တော်ခွန် စည်းကြပ်သည့် (အခြား)ဝင်ငွေအတွက်။ အမြတ်တော်ခွန်နှုန်းစည်းကြပ်ရန်အလို့ငှာ။ စုံစုံပေါင်းဝင်ငွေသတ်မှတ်ရာ၌ ၎င်းငွေ

များကိုအပါအဝင်ပြုသည်။ စီမံဆောင်ရွက်မှုဆိုင်ရာ ညွှန်ကြားချက်အရ။ “အမြတ်အစွန်းများ”ဆိုသည့် စကားရပ်မှာ။ ၎င်းစကားရပ်၏မူလအဓိပ္ပါယ်အတိုင်း။ အလုပ်အကိုင်မှရရှိသောအမြတ်အစွန်းများနှင့်သာသက်ဆိုင်၍။ အာမခံငွေစက္ကူများအပေါ်၌ရရှိသောအတိုး။ သို့မဟုတ်အမြတ်ဝေစုဖြစ်သော ဝင်ငွေမပါဟုအဓိပ္ပါယ် ကောက်ယူထားလေသည်။ ယင်းသို့အဓိပ္ပါယ်ကောက်ယူခြင်းအကြောင်းများမှာ။

(က) အက်ဥပဒေတွင်။ “အမြတ်အစွန်းများ”ဆိုသည့် စကားရပ်သည်။ “အလုပ်အကိုင်”မှရရှိသောအမြတ်အစွန်းများနှင့်သာသက်ဆိုင်ခြင်း။

(ခ) သမဝါယမအလုပ်၏ အမြတ်အစွန်းများ။ သို့မဟုတ် အမြတ်ဝေစုများမှာ။ ပိုမိုတောင်းဆိုထားသည့် ငွေများကိုပြန်လည်ထုတ်ပေးခြင်းမျှသာဖြစ်သည်။ အခြားရင်းနှီးငွေများမှရရှိသော ဝင်ငွေမှာ။ အမြတ်အစွန်း အစစ်အမှန်ဖြစ်သည်။

၂။ ။အထက်ပါအဓိပ္ပါယ်ကောက်ယူချက်ကိုမငြင်းဆိုဘဲ။မဒရပ်မြို့တက်ဆိုင်ရာဗဟိုဘဏ်လီမိတက်သည်။လွန်ပြီးအချိန်ကာလက။ (က) အာမခံစာချုပ်များပေါ်မှ ရရှိသောအတိုးငွေနှင့်။ (ခ) အခြားနိုင်ငံတော်ဆိုင်ရာသမဝါယမဘဏ်၌အပ်ငွေများအပေါ်၌ရရှိသော အတိုးငွေများအတွက် လွတ်ကင်းချမ်းသာခွင့် တောင်းဆိုလေသည်။ အပ်ငွေများနှင့်ရင်းနှီးငွေများမှာ။ ဘဏ်၏လုပ်ငန်းတွင်ပါဝင်သောလိုအပ်သည့် အလုပ်ဖြစ်သောကြောင့်။ အမြတ်အစွန်းများနှင့် တလုံးတစည်းတည်းဖြစ်သဖြင့်။ ၎င်းမှမခွဲခြားနိုင်သော အစိတ်အပိုင်းဖြစ်ကြောင်းနှင့် ဖော်ပြတောင်းဆိုလေသည်။ ၎င်းကိစ္စနှင့်စပ်လျဉ်း၍။ မဒရပ်ဟိုက်ကုတ်လွတ်တော်၌တရားစွဲဆိုရာ။၎င်းလွတ်တော်က။ ဘဏ်၏ငွေအဖြစ်ချက်ခြင်းလဲလှယ်နိုင်သောပစ္စည်းများကိုရင်းနှီးခြင်းမှာ။ ဘဏ်၏လုပ်ငန်းတွင် ပါဝင်သောလိုအပ်သည့် အလုပ်ဟုမယူဆနိုင်၍။လွတ်ကင်းချမ်းသာခွင့်တောင်းဆိုသည်ကိုလက်ခံခွင့်မပြုနိုင်ဟုဆိုပြတ်လေသည်။

၃။ ။အင်္ဂလန်ပြည်တွင်။ ၁၈၉၃ခုနှစ်။ လက်မှုပညာ လုပ်ငန်းနှင့် ငွေစုဆောင်းခြင်းအသင်းအက်ဥပဒေအရ စာရင်းတင်သွင်းထားသော အသင်းများကို။ အသင်းသားမဟုတ်သူများအားမရောင်းလျှင်။ အများပြည်သူတို့ဆိုင်ရာ အာမခံငွေစက္ကူများပေါ်မှရရှိသောဝင်ငွေနှင့်။ အလုပ်အကိုင်မှရရှိသော အမြတ်အစွန်းများပေါ်၌။ မူလကအမြတ်တော်ခွန်လွတ်ငြိမ်းချမ်းသာခွင့်ပြုထားသည်။ သို့သော်အသင်းသား။ သို့မဟုတ်အသင်း၏ လုပ်သားများအား။အထူးလွတ်ငြိမ်း ချမ်းသာခွင့်မပြု။အသင်းများကိုလွတ်ငြိမ်းချမ်းသာခွင့်ပေးထိုက်သော အချက်မှာ။နှစ်ချက်ရှိသည်။ (၁) အပိုဒ် (၁) တွင် ဖော်ပြပြီးအတိုင်း။ အမြတ်အစွန်းအများအပြားမှာ။သာမန်ကုန်သွယ်ခြင်းထုံးစံသဘောအရ။ စင်စစ်အမြတ်အစွန်းများမဟုတ်။ မူလကပိုမိုတောင်းထားငွေများကို ပြန်လည်ထုတ်ပေးခြင်းမျှသာဖြစ်သည်။ (၂) အသင်းသားအများတို့သည်။အမြတ်တော်ခွန်မပေးမဆောင်ရသည့်ဆင်းရဲသားများဖြစ်ကြ၍။ အမှန်ကုန်သွယ်၍မြတ်စွန်းသော အမြတ်အစွန်းများအတွက်။ အသင်းသားများကို အမြတ်တော်ခွန်စည်းကြပ်ခြင်းငှါ။ ၎င်းသမဝါယမအသင်းများကို အသုံးပြုရန်မလိုချေ။အသင်းသားတစုံတယောက်ကို။ အမြတ်တော်ခွန်စည်းကြပ်ထိုက်လျှင်။ ၎င်းသူရရှိသောအမြတ်အစွန်းများမှာ။ အပိုတောင်းဆိုထားသည့် ငွေများကိုပြန်လည် ထုတ်ပေးသည့်ငွေများမဟုတ်လျှင်။ ၎င်းအမြတ်အစွန်းများမှာ။ သာမန်နည်းလမ်းအတိုင်းအမြတ်တော်ခွန် စည်းကြပ်ခြင်းမှလွတ်ကင်းလိမ့်မည်မဟုတ်။၁၉၂၀ပြည့်နှစ်တွင်။ (အင်္ဂလန်ပြည်အတွက်) ဧကရာဇ်ဘုရင်မင်းမြတ်စေလွှတ် ခန့်ထားတော်မူသည့် အမြတ်တော်ခွန် စုံစမ်းရေး ကော်မီရှင် အဖွဲ့က။ ဤခွင့်ပြုချက်

များကို စစ်ဆေးရာ။ ကော်မီရှင်အဖွဲ့ဝင် လူကြီးအများက။ ဆိုလတ္တံ့သည့်အတိုင်းသဘော ရရှိကြလေသည်။

- (က) ဝယ်ယူသည့် အရာများအပေါ်၌ ပေးသည့် အမြတ်ဝေစုများကို။ အသင်း သား။ သို့မဟုတ်အသင်းသားမဟုတ်သူတို့အား ထုတ်ပေးသော်လည်း။ ၎င်းအမြတ်ဝေစုများကိုပေးသင့်သည့် ငွေအောက်လျော့ပေါ့ ထုတ်ပေး သည့်ငွေအဖြစ်မှတ်ယူ၍။ (ထိုကြောင့်အလုပ်အကိုင်၏ ကုန်ကျစရိတ် အဖြစ်လည်းမှတ်ယူ၍။) အမြတ်တော်ခွန်စည်းကြပ်ရာ၌။ သမဝါယမအ သင်းကို။ ကုမ္ပဏီအသင်းအဖြစ်မှတ်ယူရန်။
- (ခ) သီးခြားဖြစ်သောအသင်းသားများကို။ အခြားသူများနည်းတူ အသင်း၌ပါ ဝင်သောအစုငွေများပေါ်၌ရရှိသောအတိုးပါ အပါအဝင်ဖြစ်သည့် မိမိ တို့၏ဝင်ငွေများအတွက်။ အမြတ်တော်ခွန်စည်းကြပ်ရန်။
- (ဂ) ဝယ်ယူသည့်အရာများပေါ်၌ ပေးသည့်အမြတ်ဝေစုမှာ။ ဝယ်ယူသူမှာလူ တဦးတယောက်။ သို့မဟုတ်အသင်း ဖြစ်စေကာမူ။ ၎င်းဝယ်ယူသူ၏ ဝင် ငွေမဟုတ်။ သို့သော်အမြတ်တော်ခွန်စည်းကြပ်သင့်သော ဝင်ငွေကိုခန့် မှန်းရာ၌ပေးရသည့်အတိုးငွေကို။ ကုန်ကျစရိတ်အဖြစ်ယူဆလျှင်။ (မူလ အတိုးငွေမှအမြတ်ဝေစုကို ထုတ်နုတ်ပြီးတွက်ချက်ရ) အသားတင်အ တိုးကိုယူရမည်။
- (ဃ) အသင်းများက အသင်းသားများသို့ ထုတ်ပေးသည့်ငွေများအတွက်။ အ သင်းသားများပေးရန်ရှိသောအမြတ်တော်ခွန်ကို။ ၎င်းငွေများထုတ်ပေး သည့် အချိန်တွင်ထုတ်ယူရန်မှာ။ စီမံအုပ်ချုပ်ရေးလွှယ်ကူစေခြင်းနှင့်စပ် ဆိုင်သည့်အကြောင်းကိစ္စမျှသာဖြစ်သည်။ ထိုကြောင့်အသင်းသားများ အား။ အမြတ်ဝေစု။ သို့မဟုတ် ပေးသင့်သည့်ငွေအောက် လျော့ပေါ့ ထုတ်ပေးသည့်ငွေအဖြစ်နှင့်အမှန်ပြန်၍ မထုတ်ပေးသော အသင်း၏ အသားတင်ရငွေများနှင့်အရန်ငွေများကိုရင်းနှီး၍ ရရှိသော ဝင်ငွေအ လုံးမှ။ အမြတ်တော်ခွန် စည်းကြပ်သင့်သော အမြတ်အစွန်းဖြစ်သည်။ အရန်ငွေများကိုရင်းနှီးသည့်နည်းမှာဤအကြောင်းနှင့်မဆိုင်ချေ။

၄။ ။ အခြားတိုင်းပြည်အချို့တွင်။ ဆိုလတ္တံ့သည့်အတိုင်းလုပ်လေ့ရှိကြသည်။ အာဖရိ ကတောင်ပိုင်းယူနိုက်တက်နိုင်ငံတွင်။ ရင်းနှီး၍ရရှိသောဝင်ငွေမှတပါး။ အသင်းသား မဟုတ်သူ များနှင့်လုပ်ကိုင်ဆောင်ရွက်ခြင်းမှအမြတ်အစွန်းမရမရှိသောကုမ္ပဏီများနှင့် အသင်းများ၏ ဝင်ငွေကို။ အမြတ်တော်ခွန်လွှတ်ငြိမ်းချမ်းသာခွင့်ပြုထားသည်။

ကင်နေဒါနိုင်ငံတွင်။ အစုဖြစ်သော ရင်းနှီးငွေမရှိသည့် အတူလုပ်ကိုင်ဆက်ဆံရန် ဖွဲ့စည်း သည့်အသင်းများ၏ဝင်ငွေအချို့အဝက်မှာ။ အသင်းသား တစ်စုတရာ၏ အမြတ် အစွန်းအ တွက်အသုံးမပြုလျှင်။ ၎င်းဝင်ငွေကိုအမြတ်တော်ခွန်လွှတ်ငြိမ်းချမ်းသာခွင့်ပြုသည်။

အော်စတြေးလီယားပြည်တွင်။ (က) ဝယ်ယူသောအရာများအတွက်။ အသင်းသား များသို့ပြန်ထုတ်ပေးသောငွေများနှင့် (ခ) အစုများပေါ်၌ ပေးသောအတိုး။ သို့မဟုတ်အ မြတ်ဝေစုများအဖြစ်နှင့်အစုပါဝင်သူများသို့ခွဲဝေပေးသည့်ငွေများကို ထုတ်နုတ်ပြီးနောက်။ ကျန်ရှိသောအသားတင်ငွေအတွက် သမဝါယမ အသင်းကို အမြတ်တော်ခွန် စည်းကြပ် သည်။ အော်စတြေးလီယားအနောက်ပိုင်းလက်အောက်နိုင်ငံမှတပါး။ အခြားလက်အောက်

နိုင်ငံများတွင်အမြတ်အစွန်းရရှိရန်အလို့ငှါဖွဲ့စည်းခြင်းမဟုတ်သောအသင်းများကို။ရင်းနှီး၍ ရရှိသောအပေါ်အဝင်ဖြစ်သောအသင်းများ၏ဝင်ငွေများမှာ။အမြတ်တော်ခွန် လုံးလုံး လွတ်ငြိမ်းချမ်းသာခွင့်ရသည်။ အော်စတြေးလီယား အနောက်ပိုင်း လက်အောက် နိုင်ငံ၌မူကား။ လယ်ယာလုပ်ကိုင်မှုတိုးတက်ကောင်းမွန်စေခြင်းငှါဖွဲ့စည်းသည့်အသင်းမဟုတ်လျှင်။ရင်းနှီးငွေများပေါ်၌အမြတ်တော်ခွန်စည်းကြပ်သည်။

နယူးဇီလန်ပြည်၌။အရမ်းအဆအားဖြင့်ဆိုလျှင်နှိုင်းဆိုထောပတ် ချက်လုပ်မှုဆိုင်ရာ။ သမဝါယမအသင်းအလုံးကို။အမြတ်တော်ခွန်လွတ်ငြိမ်းချမ်းသာခွင့်ပြုသည်။

နယူးဆောက်ဝေးလက်အောက်နိုင်ငံတွင်။ (က) အသင်းများသို့မထုတ်မပေးသည့်အမြတ်ငွေများ။ပြန်ထုတ်ပေးသည့်ငွေများ။ သို့မဟုတ် ထုတ်ပေးသည့်ဆုငွေများ။၎င်းပြင် (ခ) အခြား သမဝါယမအသင်းများတွင်ပါဝင်ထားသော အစုများ။ သို့မဟုတ်ကတိခံဝန်ချုပ်များမှရရှိသောအမြတ်ဝေစုများအတွက်ဖြစ်စေ။ အတိုးများအတွက်ဖြစ်စေ။ သမဝါယမအသင်းများကို။အမြတ်တော်ခွန် လွတ်ငြိမ်းချမ်းသာခွင့်ပြုသည်။

၅။ ။အာမခံငွေစက္ကူများပေါ်၌ရရှိသောဝင်ငွေများ။ သို့မဟုတ်ဥစ္စာပစ္စည်းငှားရမ်း၍ ရရှိသောဝင်ငွေများကိုအမြတ်တော်ခွန်စည်းကြပ်ခြင်းနှင့်စပ်လျဉ်း၍။အမြတ်တော်ခွန်လွတ်ငြိမ်းချမ်းသာခွင့် မပေးထိုက်ကြောင်း ထင်ရှားသည်ဟု အိန္ဒိယနိုင်ငံတော် အစိုးရမင်းတို့က ထင်မြင်ကြလေသည်။အမြတ်အစွန်းများကို။အမြတ်တော်ခွန် လွတ်ငြိမ်းချမ်းသာခွင့် ပေးရန် အကြောင်းနှင့်စပ်လျဉ်း၍။အမြတ်အစွန်းများဟုခေါ်ဝေါ်သောအမြတ်အစွန်းများသည်။အမှန်စင်စစ်အမြတ်အစွန်းများမဟုတ်ဟုဆင်ခြေကန် ပြောဆိုကြသည်။ ဤကဲ့သို့ ဆင်ခြေကန်ချက်ပေးခြင်းမှာ။အလုပ်အကိုင်။သို့မဟုတ်မြေများနှင့်မသက်ဆိုင်သည့် အာမခံငွေစက္ကူများတွင်။ရင်းနှီး၍ရရှိသောဝင်ငွေနှင့်မည်သို့မျှ စပ်လျဉ်းခြင်းမရှိချေ။သမဝါယမ အသင်းများကို အားပေးကူညီရန်မည်မျှပင်လိုအပ်စေကာမူ။ယင်းသို့သောအခွင့် အရေးကိုပိုမို၍ ခွင့်ပြုထိုက်သောအကြောင်းမရှိယင်းသို့ခွင့်ပြုလျှင်။အရပ်ရပ်အခွန်တော်ပေးဆောင်သူတို့ကို နစ်နာစေ၍။တိုက်ရိုက်မဟုတ်သောနည်းဖြင့်ဆုငွေပေးခြင်းဖြစ်သည်။ ထို့ပြင်ဤကဲ့သို့သော အခွင့်အရေးပေးခြင်းမှာ။နိုင်ငံအစိုးရမင်းတို့၏အခွန်တရားတော်ကိုထိခိုက်မည်ကို အကြီးအကျယ် စိုးရိမ်ဘွယ် အကြောင်းရှိသည်။ လွန်ခဲ့သည့် သုံးနှစ်အတွင်း။ သမဝါယမ အသင်းများမှ ကောက်ခံရရှိသောအမြတ်တော်ခွန်မှာ။ များစွာ နည်းပါးလေသည်။ သို့သော် ၎င်းအမြတ်တော်ခွန်မှာ။နှစ်နှစ်အတွင်း၌နှစ်ဆမျှတိုးတက်လာ၍။ တိုးတက်ဆဲပင်ဖြစ်သည်။ နောက်ဆုံးစာရင်းအရ၎င်းအခွန်တော်မှာ။တနှစ်လျှင် ငွေငါးသောင်းခန့် ဖြစ်သည်။ သမဝါယမလုပ်ကိုင်မှုဆက်လက်တိုးတက်ကြီးပွားလာ၍။ယခုရှိသောအမြတ်တော်ခွန်လွတ်သည့်အာမခံငွေစက္ကူများကိုငွေဆပ်ပေးပြီးနောက်။၎င်းသက်သာခွင့်ကို ခွင့်ပြုထားခြင်းကြောင့် ဆုံးရှုံးသည့်ငွေမှာ။ပိုမိုလာရန်အကြောင်းရှိသည်။

၆။ ၊၎င်းသက်သာခွင့်ကိုခွင့်ပြုလျှင်။ကြွယ်ဝချမ်းသာသောသူများသည်။ သမဝါယမအသင်းများအကူအညီအားဖြင့်။အမြတ်တော်ခွန်မပေးရအောင်တိမ်းရှောင်နိုင်ကြကြောင်းကို။အိန္ဒိယနိုင်ငံတော်အစိုးရမင်းတို့အား။သိရှိစေပြီးဖြစ်သည်။အသင်းများကို။ သမဝါယမအသင်းအက်ဥပဒေအရစာရင်းတင်သွင်းပြီးနောက်။ သမဝါယမအလုပ်အကိုင်နှင့် မသက်ဆိုင်သည့်အာမခံစာချုပ်များနှင့်အစုများတွင်ရင်းငွေများကို ရင်းနှီးခြင်းပြုစေနိုင်သည်။ ငွေအနည်းငယ်ပါဝင်သောအသင်းသားများနှင့်မိမိ၏ငွေကို ရင်းနှီးရန်ကြံရွယ်ချက်ဖြင့်။ ယင်းသို့သောအသင်းဖွဲ့စည်းတည်ထောင်သော ကြွယ်ဝချမ်းသာသူ တဦးတယောက်သည်။ အ

မြတ်တော်ခွန်လွတ်ငြိမ်းချမ်းသာခွင့်ရလိမ့်မည်ဖြစ်သည်။ သမဝါယမအသင်းဝန်ကြီးက။ ယခု ဖြစ်မည်ဟုထင်သည့်မသင့်မလျော်သောဆောင်ရွက်ခြင်းများကိုသိရှိခဲ့လျှင်။ ယင်းသို့မသင့်မ လျော်ဆောင်ရွက်သည့်အသင်းများကို စာရင်းမှပယ်ဖျက်နိုင်သည်။ သို့သော် ယင်းသို့ပယ် ဖျက်ခြင်းမှာ။ သို့မသင့်မလျော်စွာဆောင်ရွက်ခြင်းကိုတားမြစ်ရန် လုံလောက်မည့် အချက်မ ဟုတ်ချေ။ ၎င်းနည်းမှာသမဝါယမအသင်းဝန်ကြီးအားတာဝန်သစ် ပေးထားခြင်းဖြစ်သည့် ပြင်။ အမြတ်တော်ခွန်ကိုတိမ်းရှောင်ပြီးဖြစ်မှသာ။ ၎င်းနည်းအတိုင်းပြုလုပ်နိုင်မည်ဖြစ်သည်။

၇။ ။ မကြာမီကသမဝါယမအသင်းများ လက်ရှိထားသည့် အာမခံ ငွေစက္ကူများအ ပေါ်၌။ ရရှိသောအတိုးကိုသာမဟုတ်။ ၎င်းအသင်းများကထုတ်ပေးသည့် ဒီဘင်ချာ ငွေချေး စာချုပ်များပေါ်၌ထုတ်ပေးသောအတိုးများကိုလည်း။ အမြတ်တော်ခွန် လွတ်ငြိမ်းချမ်းသာ ခွင့်ပေးရန်။ အဋ္ဌိယနိုင်ငံတော်အစိုးရမင်းတို့အားအကြံပေးလေသည်။ သမဝါယမ အသင်း များ၏အမြတ်အစွန်းများကို။ အမြတ်တော်ခွန်လွတ်ငြိမ်းချမ်းသာခွင့် ပြုခြင်းနှင့် သက်ဆိုင် သောထောက်ထားချက်နှစ်ချက်သည်။ သမဝါယမအသင်းများကထုတ်ပေး၍။ အပြင်လူများ ၏လက်ရှိဖြစ်သောဒီဘင်ချာငွေချေးစာချုပ်များပေါ်၌။ ထုတ်ပေးသော အတိုးနှင့် မသက် ဆိုင်။ ၎င်းထောက်ထားချက် နှစ်ချက်မှာ။ အမြတ်အစွန်းများသည်ကုန်သွယ်ခြင်း ထုံးစံသ ဘောအရ။ အမှန်စင်စစ်အမြတ်အစွန်းများမဟုတ်ခြင်းနှင့် သမဝါယမအသင်းသား အများ တို့သည်။ အမြတ်တော်ခွန်စည်းကြပ်ရန်သတ်မှတ်ထားသောငွေအောက်နည်းသောဝင်ငွေရ ရှိသူများဖြစ်ခြင်းဖြစ်သည်။ ယင်းသို့သောအတိုးကို။ အမြတ်တော်ခွန်လွတ်ငြိမ်းချမ်းသာခွင့်ပြု ခြင်းသည်။ လုပ်ကိုင်ဆောင်ရွက်ရန်ကိစ္စများအလို့ငှာ။ သမဝါယမလုပ်ကိုင်မှု၌။ အခြားနည်း များဖြင့်ရနိုင်သည့်အတိုးနှုန်းအောက်နည်းသည့်အတိုးနှုန်းနှင့် ငွေချေးယူရရှိနိုင်ရန်။ သမဝါ ယမလုပ်ကိုင်မှုသို့ ပေးထားသော အထောက်အပံ့ငွေနှင့် အလားတူဖြစ်သည်။ ဤနည်းအား ဖြင့်။ သာမန်ငွေအပ်သူများနှင့်ဒီဘင်ချာငွေချေးစာချုပ် လက်ရှိဖြစ်သူများကို ခွဲခြားရန် ထင် ရှားသောအကြောင်းမရှိ။

၈။ ။ မေးခွန်းနံပါတ် ၉၂၅ အထက်၌။ အခန်း ၉ တွင်။ သမဝါယမအသင်းများသို့ ခွင့်ပြုထားသည့်အခွင့်အရေးအမျိုးမျိုးကိုအကျဉ်းချုပ်ဖော်ပြထားသည်။

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